**Sample-Goodwill-Letter**

Date

Your Name  
Your Address  
Your City, State Zip

Executive Name  
Creditor’s Name  
Creditor’s Address  
Creditor’s City, State & Zip Code

Re: Account Number

Dear (Name of Executive):

I have been a good customer with your company since (year). I enjoy doing business with your company and have been pleased over the years. I am writing to request a “goodwill” adjustment be made to the above-mentioned account with the three major credit reporting agencies.

“This is not a dispute of accuracy of credit reporting under FCRA 611(a) or FCRA 623(a)(8),” or words to that effect.

**Note:** The above clarification using the FCRA may be necessary to include because letters received by creditors are processed by personnel who often misinterpret the content and treat a Goodwill request as a dispute. This may result in a “notice of a consumer dispute” posted to your credit reports which is hard to get rid of. And, you could end up receiving a frivolous letter back from the creditor stating you have provided inadequate information to process your dispute. The intent of the Goodwill request is for the creditor to grant their good-will and discretion for removal of negative information; not to initiate a credit dispute.

Although I made a late payment(s) on (date), I have an excellent payment history otherwise. My monthly payments are always on time. Please consider removing the negative payment reported by your company from my credit reports. The late payment was a temporary oversight and it has not occurred since that time. The late payments I am requesting deleted and/or removed occurred on (date).

These late payments do not reflect my overall good payment history with your company and I would like them removed. I experienced a temporary loss of income due to **(whatever)**. Again, I really enjoy doing business with your company and hope to continue a satisfying relationship in the future. Please take into consideration my loyalty to your company and work with me to remove these negative marks from my credit reports.

I look forward to hearing from you soon.

Sincerely,

(Signature)

Your Name