Sample Goodwill Letter  
Name of Consumer  
Address of Consumer  
City, State, Zip Code  
  
DATE  
  
Name of Credit Bureau or Lender  
Address of Credit Bureau of Lender  
City, State, Zip Code  
  
RE: Consumer’s Account Number  
  
To Whom It May Concern:  
  
I have not been able to make my regular student loan payments for the past three months on Account Number. This was noted on my credit report on DATE and my credit score has gone down.   
  
The reason I was unable to make my regular payments is because I was in an automobile accident on DATE and broke both legs. I was in hospital for three weeks and in intense physical therapy for six more weeks. Because of this, I was unable to work, which is why I didn’t make loan payments. I have included a copy of my hospital bill.

I am fully recovered and started working again on DATE. I plan to begin making regular payments starting DATE and will gradually make up for the missing payments by adding a specific amount extra to each payment. I am requesting that you remove the missing payments from my credit report. As you can see, until the accident, I always made my payments on time.   
  
It is important for me to have a good credit score, so I can get other lines of credit, buy a new car and support myself. I understand that you may not be able to completely remove the lateness, but I hope it can be mitigated to some extent.   
  
Thank you for taking the time to consider my request. I can be reached at Phone Number or at Email Address if you have any questions or need any more information.   
  
Sincerely,  
  
Signature of Consumer  
Printed Name of Consumer  
List of Enclosures  
  
By Andre Bradley