

CREDIT GOODWILL LETTER

To Whom It May Concern:

This letter serves as a formal request for a goodwill adjustment concerning the consumer credit report associated with the undersigned individual. The purpose of this letter is to respectfully request the removal or correction of specific negative credit information that is accurately reflecting past obligations but is now being reconsidered in light of the circumstances described herein.

I acknowledge full responsibility for the debts listed on my credit report; however, I am seeking your understanding and consideration due to the following mitigating circumstances which contributed to the negative items reported:

1. Temporary financial hardship caused by unforeseen personal circumstances.
2. Prompt resolution of outstanding balances once financially able.
3. Consistent history of timely payments prior to the noted derogatory items.

I respectfully request that you review my credit file and consider this goodwill adjustment to improve my creditworthiness. This adjustment would greatly assist me in maintaining financial stability and continuing to meet my financial obligations responsibly.

The specific accounts and items for which I am requesting goodwill adjustments are as follows:

Account / Creditor	Account Number	Date of Delinquency / Status
Example Bank	1234567890	Paid in Full
Another Creditor	9876543210	Settled
Sample Lender	1122334455	Closed

I understand that this goodwill adjustment is discretionary and I appreciate your consideration in this matter. I am committed to maintaining a positive credit history going forward and respectfully request that you update your records accordingly to reflect this goodwill adjustment.

Please feel free to contact me should you require any additional information or documentation to support this request. Thank you very much for your time and understanding.

Sincerely,

Printed Name

Signature

Address

Phone Number

Email Address

Requester's Signature

Date: _____

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