

GOODWILL DELETION LETTER FOR PAID COLLECTION

To: _____

Subject: _____

Re: Request for Goodwill Deletion of Paid Collection

Dear Sir or Madam, This letter serves as a formal request for the goodwill deletion of a paid collection account from my credit report(s). The account in question has been paid in full, and I am seeking your cooperation in removing this negative information as a gesture of goodwill. This request is made despite the fact that the debt was valid and fully acknowledged by me.

Account Information:

Creditor Name: _____

Account Number: _____

Date of Payment: _____

I understand that the original delinquency on this account was reported accurately. However, since the debt has been paid in full, I respectfully request that you consider removing the negative collection entry as a goodwill adjustment. This amendment will greatly assist me in maintaining and improving my creditworthiness. I have maintained timely payments since settling this debt and have made efforts to responsibly manage my credit obligations.

Legal Compliance and Acknowledgment:

Please note that this request is made in good faith and pursuant to the Fair Credit Reporting Act (FCRA), which provides consumers with the right to dispute inaccurate or incomplete information on their credit reports. While the collection account information is accurate, the goodwill deletion is a discretionary action that you may grant as an accommodation. I certify that all information provided herein is truthful and accurate to the best of my knowledge.

Next Steps:

I kindly ask that you review this request and notify me in writing of your decision at your earliest convenience. Should you require any additional documentation or information to facilitate this goodwill deletion, please do not hesitate to contact me at the information provided below.

Contact Information:

Full Name: _____

Address: _____

Phone Number: _____

Email Address: _____

Thank you for your time and consideration of this goodwill deletion request. I appreciate your assistance in helping me maintain an accurate and positive credit history.

Sincerely,

Signature: _____

Date: _____

Printed Name: _____

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