

GOODWILL LETTER TO REMOVE CLOSED ACCOUNT

To: _____

Credit Bureau Name: _____

Address: _____

Subject: Request for Goodwill Removal of Closed Account

Dear Sir or Madam,

I am writing to formally request the goodwill removal of a closed account from my credit report. The account details are as follows:

Creditor Name: _____

Account Number: _____

Date Opened: _____

Date Closed: _____

Original Account Balance: _____

Reason for Closure: _____

The account was paid in full and closed in good standing, and I have maintained a responsible credit history since then. I kindly ask that you consider removing this account from my credit report as a gesture of goodwill. This removal will greatly assist me in my efforts to maintain and improve my creditworthiness.

I understand that you are not obligated to grant this request, but I hope you will take into account my positive payment history and overall credit management. I appreciate your time and consideration in this matter.

Please confirm receipt of this letter and advise me of the outcome of my request. Should you require any additional information or documentation, do not hesitate to contact me at the information provided below.

Thank you for your attention to this important matter.

Sincerely,

Your Full Name

Address: _____

Phone Number: _____

Email Address: _____

Legal Disclaimer:

This letter is a goodwill request and does not imply any obligation or guarantee that the credit reporting agency or creditor will remove the account from your credit report. Removal of accurate and verifiable information may be against federal law. Please be advised that any misrepresentation or fraudulent information provided in this letter may have legal consequences under applicable law, including but not limited to the Fair Credit Reporting Act (FCRA) and other federal and state statutes.

SIGNATURE

Signature: _____

Date: _____

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