# Blank Goodwill Letter

[Your Full Name]
[Your Address]
[City, State, ZIP Code]
[Date]

[Creditor Name]
[Creditor Address]
[City, State, ZIP Code]

Subject: Goodwill Adjustment Request

To Whom It May Concern,

I am writing to respectfully request a goodwill adjustment for the following account:

Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Due to [brief explanation – e.g. medical hardship, temporary job loss, etc.], I was unable to make on-time payments. Since then, I have maintained a positive payment history and made efforts to manage my credit responsibly.

I am requesting that you consider removing the late payment notation from my credit report as a gesture of goodwill.

Thank you for your time and understanding.

Sincerely,
[Signature]
[Printed Name]
[Date of Birth]
[Last 4 digits of SSN]