# 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]