

Goodwill Letter — Send to Original Creditor

Date

Name

Address

Creditor

Address

Re: Acct #XXXX-XXXX-XXXX-XXXX

Dear Madam/Sir,

I am writing to you today regarding my account #XXXX-XXXX-XXXX-XXXX. The purpose of my correspondence is to see if you would be willing to make a "goodwill" adjustment on the reporting of this account to the three credit agencies.

During the time period this account was established I was very happy with the service. I was however not the ideal customer and made mistakes with my handling of the account. I should have kept better records regarding the account and I take full responsibility. I became aware of the unpaid balance when I got a copy of my credit report in *(insert date)*.

I know that payment was my responsibility and I am not attempting to justify this breach of my user agreement. I was however hoping you might review the circumstances under which this non-payment occurred and consider removing the negative trade line associated with this account from my three credit reports.

Goodwill Message Example

Zhe Xu



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