

Goodwill Adjustment Letter

Voluntary creditor request

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

[Creditor Name]
[Creditor Address]

Re: Goodwill adjustment request for account [XXXX]

Dear [Creditor Name] Team:

I value my relationship with your company and am writing to respectfully request a goodwill adjustment for the late payment reported in [month/year].

The late payment occurred because [brief honest explanation]. This was an isolated situation, and the account is now current. I have also taken steps to prevent this from happening again, including [automatic payments / reminders / account monitoring].

Because this late payment is out of character compared with my overall history, I would be grateful if you would consider removing the late-payment notation from my credit reports as a courtesy.

Thank you for your time and consideration.

Sincerely,
[Your Signature]
[Your Printed Name]