# C:\Users\user\Downloads\White and Blue Modern Minimalist Blank Page Border A4 Document.jpgGoodwill Letter Template

*ZellaTemplate.com*

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Request for Goodwill Adjustment – Account #[Your Account Number]

Dear [Creditor's Name or Department],

I hope this message finds you well. I am writing to formally request a goodwill adjustment to my credit report in regard to a late payment reported on my account #[Your Account Number], which occurred on [Date of Issue].

I have been a customer of [Creditor’s Company Name] since [Year] and have consistently maintained a responsible payment history. This isolated incident does not reflect my usual financial behavior, and I sincerely regret that it happened. The late payment was due to [brief explanation of the extenuating circumstance, e.g., a temporary hardship, oversight, or miscommunication].

I fully understand my financial obligations and have taken all necessary steps to ensure that payments are made promptly going forward. Since the incident, my account has remained in good standing, with no further late payments or issues.

Given my otherwise positive payment history and long-standing relationship with your company, I kindly request that you consider removing the negative remark from my credit report as a gesture of goodwill. I believe this adjustment would more accurately reflect my overall creditworthiness and commitment to honoring my financial responsibilities.

I appreciate your time and consideration of my request. Please let me know if you require any additional information to process this request. I look forward to your positive response.

Sincerely,

[Your Full Name]

# Goodwill Letter Sample

John A. Carter

456 Maplewood Drive

Brooklyn, NY 11201

john.carter@email.com

(555) 123-4567

July 09, 2025

Capital One Bank

PO Box 30285

Salt Lake City, UT 84130-0285

Subject: Request for Goodwill Adjustment – Account #9824567310

Dear Capital One Customer Service,

I hope this message finds you well. I am writing to formally request a goodwill adjustment to my credit report in regard to a late payment reported on my account #9824567310, which occurred on February 10, 2024.

I have been a customer of Capital One since 2016 and have consistently maintained a responsible payment history. This isolated incident does not reflect my usual financial behavior, and I sincerely regret that it happened. The late payment was due to a temporary medical emergency that required my full attention and led to a brief oversight in my financial obligations.

I fully understand my financial responsibilities and have since taken steps to ensure all payments are made on time, including setting up automatic payments and calendar reminders. My account has remained in good standing with no further late payments since that date.

Given my otherwise positive payment history and long-standing relationship with your company, I kindly request that you consider removing the negative remark from my credit report as a gesture of goodwill. I believe this adjustment would more accurately reflect my overall creditworthiness and commitment to honoring my financial obligations.

Thank you for taking the time to consider my request. Please let me know if you require any additional information to proceed. I would be grateful for your assistance in helping me maintain a strong credit profile.

Sincerely,

John A. Carter