

GOODWILL DELETION LETTER

DATE

[Recipient Name]

[Recipient Title]

[Creditor's Company]

[Creditor's Street Address]

[Creditor's City, State, and Zip Code]

Re: Account Number: [#]

Dear [Recipient Last Name]

I, [your name] am writing this letter to humbly request that you apply a goodwill adjustment to remove the late payment records from my credit report that was reported on [Date] for my [Account Type/Name] account [Account Number] that I have recently discovered Upon reviewing my [Credit Bureau Name] credit report.

At that time, I experienced a medical emergency that needed me to spend most of my income and all of my savings, which prevented me from being able to pay my mortgage on time.

I recognize that falling behind was a mistake and accept full responsibility for my actions. I am also aware of the difficulties that untimely payments may pose for your business.

Before my recent medical emergency, I had a history of making on-time payments to you ever since my loan was first advanced. To maintain my records, I've resumed paying bills on time in the months following my recovery, and to make sure I don't forget any future payments, I've even signed up for automated payments.

Based on the reasons stated above, my efforts to resolve the situation, and my excellent on-time payment record, I would like to request you apply a goodwill adjustment and remove the late payment mark from my credit report.

By granting this request, you'll help me build my overall credit history and show that I'm a reliable borrower.

Thank you for your time and consideration regarding this matter.

Sincerely