

GOODWILL ADJUSTMENT LETTER TEMPLATE



How to Successfully Use This Template

1

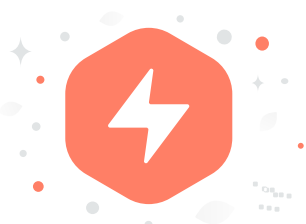
Easily Create - Copy and paste the letter into a MS Word or Google document and update it with your info.

2

Easily Send - No need for Certified Mail. Just drop this one in the regular mail

3

Perfect Tracking - [Sign up for Credit Sesame](#) for FREE to monitor your credit changes every step of the way.



If you need professional help, reach out to our friends at [Sky Blue](#) for affordable credit repair plans with a no-hassle money-back guarantee.



TEMPLATE

[Today's Date]

[Your Full Name]

[Your Mailing Address]

[Your Account Number]

To Whom It May Concern,

My name is [Name] and my account number is [Account Number]. Thank you for reading my letter as I need some help. Recently I became aware of a [insert the negative filed record here] being filed at [insert credit bureau(s)] by [company you are writing Goodwill letter to].

I can't believe I let this happen and I want to apologize to you for my mistake. Here's what happened... [explain how and why you were late but keep it short]. I do not feel like this is an accurate reflection of my credit history or my relationship with [company name]. If you were to review my credit history, you would see this is the only late payment I have ever had.

I am wanting to apply for [insert financial product you wish to get in future i.e. mortgage, personal loan for XYZ Lending Company, etc.] but am concerned that my mistake will stop me from qualifying for the [financial product].

As a long-standing customer and fellow human just trying to catch a break, I hope you consider my Goodwill Adjustment Letter request.

Thank you for taking the time to consider helping me.

[blue ink signature]

[your name typed]



In a [recent study](#), we found that ***48% of credit repair consumers got a 100+ credit score gain in 6 months.** If you don't have serious time to devote to your dispute letters, we recommend you hire the pros to help.

[Our #1 choice for professional credit repair is Sky Blue.](#)