

# 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 [Credit Saint](#) 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 ]. I am reaching out to you to apologize for a serious error and ask your assistance in correcting it. Recently I became aware of a late payment record [or other negative record] placed on my [insert credit bureau(s)] credit report 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. If you have verifying documents (for a medical emergency, for example), describe them here and attach them].

I do not feel like this is an accurate reflection of my credit history or my relationship with your company. If you review my credit history, you will see this is the only late payment I have ever had.

I take my credit record seriously and my reputation for reliability seriously and I would like to correct my mistake and have the record removed.

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 ]