

Goodwill Letter Template

[Your full first and last name]

[Your Address Line 1]

[Your Address Line 2]

[Your phone number]

[Name of month Day#, Year]

Dear Sir or Madam:

This letter is in reference to a paid collection under account number [your account number here].

[State how much the debt was, when it was due, and when you paid it in full. Point out if you paid it off quickly.] [State the hardship you were going through and why it kept you from paying your debt.]

[Restate what kept you from paying the debt in a summation/transition.] [State your regret that you did not pay it on time, mentioning that you strive to be financially responsible and honor all debts.] [State that this debt, recorded on your credit report, is causing you financial hardship.] [If the hardship is specific, briefly outline it here.] I am kindly hoping that [insert creditor here] will consider removing this collection from my credit report as a gesture of goodwill. [State how much it would mean to you and the opportunities that would open to you if the collection were removed in a professional manner.]

Sincerely,

[leave room to sign your name in cursive here]

Goodwill Message Example

RJ Alexander



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