

GOODWILL LETTER TO REMOVE COLLECTIONS

To Whom It May Concern:

I am writing to request goodwill assistance regarding the removal of collection entries from my credit report. I acknowledge the validity of the debts in question, and I understand the importance of maintaining accurate credit information. However, I respectfully ask for your consideration in removing these collection accounts as a gesture of goodwill and in recognition of my efforts to maintain a responsible credit history.

Customer Information:

Full Name: _____
Address: _____
Phone Number: _____
Email Address: _____

Account Information:

Creditor Name: _____
Account Number: _____
Original Balance: _____
Current Balance: _____

Acknowledgment of Debt

I recognize that the above-referenced account was legitimately placed for collections. I have taken responsibility for the debt and understand the impact that collection accounts can have on my creditworthiness.

Goodwill Request

Due to my efforts to improve my financial standing and maintain timely payments on all my current obligations, I am requesting a goodwill removal of the collection account from my credit report. This goodwill adjustment would greatly assist me in achieving my financial goals and restoring my credit standing.

Payment History

Since the date of the original delinquency, I have made every effort to meet my financial obligations responsibly. I have maintained positive payment history on all other accounts and have taken steps to manage my debts effectively.

Legal Compliance and Authority

I understand that this goodwill adjustment is a discretionary act and does not constitute a legal obligation. I appreciate your consideration of this request and understand that any decision to remove this collection account will be communicated in writing and reflected in my credit report, in accordance with the Fair Credit Reporting Act (FCRA) and other applicable United States laws.

Closing Statement

Thank you for your time and consideration. I am hopeful that you will find my request reasonable and grant this goodwill adjustment. Please feel free to contact me should you require any additional information or documentation.

SIGNATURE

DATE

Signature: _____

Date: _____

Please send any correspondence regarding this request to the above address or email.

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