

GOODWILL LETTER

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This Goodwill Letter (this "Letter") is sent as of [DATE] by [CONSUMER NAME], of [CONSUMER ADDRESS] (the "Consumer"), to [CREDITOR / LENDER LEGAL NAME], of [CREDITOR ADDRESS] (the "Creditor"), requesting, as a matter of goodwill, the removal or adjustment of a negative credit mark associated with the account identified below (the "Account").

The Consumer and the Creditor are each a "Party" and together the "Parties."

Recitals. The Consumer holds, or formerly held, the Account with the Creditor. A late payment or other negative entry was reported to one or more consumer reporting agencies in connection with the Account. The Consumer is not disputing the accuracy of the entry; rather, the Consumer is asking the Creditor, as a courtesy and in recognition of an otherwise positive payment relationship, to make a goodwill adjustment by removing or amending the entry. A goodwill adjustment is discretionary, and the Consumer understands the Creditor is not obligated to grant it. In the spirit of that request, the Consumer writes as follows.

1. The Consumer and the Account

1.1 Consumer. The Consumer is the account holder making this request and the person to whom the negative entry relates.

1.2 Account identification. The Account is identified as follows: [ACCOUNT NUMBER OR LAST FOUR DIGITS / TYPE OF ACCOUNT, e.g. credit card, auto loan, mortgage / DATE OPENED].

1.3 The negative entry. The entry the Consumer asks the Creditor to reconsider is: [DESCRIBE — e.g. "a 30-day late payment reported for [MONTH, YEAR]" or "a series of late payments between [DATE] and [DATE]"] (the "Reported Entry").

1.4 Not a dispute of accuracy. This Letter is a goodwill request. It is **not** a dispute under any consumer-reporting law, and the Consumer is not asserting that the Reported Entry is inaccurate. [IF THE ENTRY IS INACCURATE, USE A DISPUTE LETTER INSTEAD OF THIS GOODWILL LETTER.]

2. The Consumer's Account History

2.1 Positive history. Apart from the Reported Entry, the Consumer has maintained the Account responsibly, including: [DESCRIBE — e.g. "on-time payments for [NUMBER] years," "the Account is current and in good standing," or "the balance has been paid in full"].

2.2 Current status. The current status of the Account is: [CURRENT / PAID IN FULL / CLOSED IN GOOD STANDING / OTHER].

2.3 Length of relationship. The Consumer has been a customer of the Creditor since [YEAR], a relationship the Consumer values and wishes to continue.

3. The Reason for the Reported Entry

3.1 **Explanation.** The circumstance that led to the Reported Entry was: **[BRIEFLY AND HONESTLY EXPLAIN — e.g. "an unexpected medical emergency," "a job loss," "a temporary banking error that delayed an automatic payment," "a change of address that caused a statement not to reach me," or "a one-time oversight during an otherwise difficult period"]**.

3.2 **Resolution.** The Consumer has since resolved the underlying issue by: **[DESCRIBE — e.g. "enrolling in automatic payments," "rebuilding an emergency fund," "updating contact information," or "bringing and keeping the Account current"]**, and the lapse has not recurred.

3.3 **Sincere assurance.** The Consumer is committed to maintaining the Account in good standing going forward and asks the Creditor to consider the Reported Entry in the context of the Consumer's overall history.

4. The Goodwill Request

4.1 **Request.** As a gesture of goodwill, the Consumer respectfully requests that the Creditor remove the Reported Entry from the Consumer's credit file with the applicable consumer reporting agencies, or, if full removal is not possible, amend the Reported Entry to reflect on-time payment status.

4.2 **Acknowledgment of discretion.** The Consumer understands that the requested adjustment is entirely within the Creditor's discretion and that the Creditor is under no obligation to grant it. The Consumer is grateful for any consideration.

4.3 **Scope.** This request relates only to the Reported Entry on the Account and does not ask the Creditor to alter any other accurate information.

4.4 **No expectation of compensation.** The Consumer is not seeking money, credit, or any benefit other than reconsideration of the Reported Entry as a courtesy.

5. The Consumer's Acknowledgments

5.1 **Voluntary request.** The Consumer makes this request voluntarily and in good faith.

5.2 **Accuracy of statements.** The Consumer represents that the explanation in Section 3 is true and accurate to the best of the Consumer's knowledge.

5.3 **No waiver.** Nothing in this Letter waives any right the Consumer may have under applicable consumer-reporting or other law, including the right to dispute information the Consumer believes is inaccurate.

5.4 **Privacy.** The Consumer consents to the Creditor's review of the Account and the Consumer's payment history solely for the purpose of considering this request.

6. Response and Contact

6.1 **Requested response.** The Consumer would be grateful for a written response to the address above within **[NUMBER, e.g. 30]** days indicating whether the Creditor is able to make the requested adjustment.

6.2 **Contact information.** The Creditor may reach the Consumer at: **[PHONE] / [EMAIL] / [MAILING ADDRESS]**.

6.3 **Records.** The Consumer is retaining a copy of this Letter and proof of mailing for the Consumer's records.

7. General Provisions

7.1 **Governing law.** This Letter and any adjustment made in response to it are subject to the laws of the State of **[STATE]** and applicable federal and local law, including consumer-reporting law, which control over anything inconsistent in this Letter.

7.2 **Not legal advice.** This Letter is the Consumer's own communication and is not legal advice. The Consumer may wish to consult an attorney or a nonprofit credit- counseling resource.

7.3 **Severability.** If any part of this Letter is ineffective, the remainder still stands as the Consumer's good-faith request.

7.4 **Headings.** Headings are for convenience only and do not affect interpretation.

With appreciation,

CONSUMER

Signature: _____

Printed name: **[NAME]**

Title: **[N/A]**

Date: _____

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