

Goodwill letter to remove negative listing

Your Name _____

Your Address _____

Your Phone # _____

Creditor's Name _____ Date _____

Department _____

Creditor's Address _____

Dear Creditor,

Re: Account Number _____

I am writing this letter in order to request your help and understanding. Back in [year when the negative item was listed], I lost my job and made a couple of late payments, even though I hated paying late. I do feel bad about it even now. However, I did get current on the account (listed above) as soon as my financial standing improved. I have in fact made timely payments since then. I've been working hard to make financially responsible decisions and get better control of my money.

I am now buying a home but having difficulty in receiving an affordable mortgage rate due to the negative listing on my credit report. Thereby, I would request you to kindly remove this negative item as a gesture of goodwill. Your kind gesture would be sincerely appreciated.

Yours truly,

Your Signature

Your Name