**Goodwill Deletion Request Letter**

Dear ——- [Name],

Recently I received my credit rating report with your company which said that my credit rating is [number]. I have been your customer since [year] and have always paid my installment on time. Unfortunately, on [date] I was laid off from my job and was unemployed for 3 months.

I am the sole provider of my family and we are a family of 6 people. So my living expenses depleted my savings really quickly and that is why I was not able to pay your installment on time.

Although, I did learn from this mistake and have started to plan my finances even more carefully. I even started paying the day I got my salary from the new job which was on [date]. Since then I have always paid on time and have cleared all my dues.

I am writing this letter to request you for a goodwill adjustment. Except for the 4 months, I have been a regular payer and have responsibly cleared out my late dues also. I have also explained the reason for late payments and you would have known by now that it is not an excuse.

When I contacted your company’s customer service they suggested to me that I write to you for my goodwill deletion request. Please contact me on [phone number] or [email id] for any further information.

Regards,