**Goodwill Deletion Request Letter Template**

John A. Smith
222 Main St.
New York, NY 10024

April 15, 2022

Educational Funding Solutions
Credit Agency Reporting Department
3050 Burbank Advertiser Blvd.
Philadelphia, PA 19101

RE: Credit Account # 10003455

To Whom It May Concern:

Upon reviewing my Transunion credit report, I observed that my missed monthly payment from January 2021 is listed as a negative paid collection entry.

In December 2020, I endured an abrupt loss of employment that was related to devastating financial hardships that the organization experienced resulting from the COVID-19 pandemic.

My account history indicates that the past due balance was paid as well as the resulting late fee approximately 15 days later. Further, I have since made timely monthly payments and my account remains in good standing.

My purpose in writing is that I have encountered difficulties in securing financing from mortgage lenders, largely the result of a diminished FICO score.

I respectfully request that you make a goodwill adjustment to remove the late payment entry from my credit file.

Thank you for your consideration,



John A. Smith