COMPANY NAME

ACCOUNT NUMBER

Address

To Whom it May Concern at COMPANY NAME,

I am writing to you today regarding my ---------- account which I had while I was a student at ----------. The purpose of my correspondence is to see if you would be willing to make a "goodwill" adjustment on the reporting of this account to the three credit agencies.

During the time period this account was established I had was very happy with the service, I was however not the ideal customer and made mistakes with my handling of the account. I should have kept better records regarding the account and I take full responsibility. I became aware of the unpaid balance when I got a copy of my credit report in MONTH of 20XX.

I know that payment was my responsibility and I am not attempting to justify this breach of ---------- user agreement, I was however hoping you might review the circumstances under which this non-payment occurred and consider removing the negative trade line associated with this account from my three credit reports.

As soon as I became aware of the balance I contacted ---------- and paid the balance in full. I provide this not to justify why the account was unpaid, but rather to show that the issue with ---------- is not a good indicator of my actual credit worthiness. I hope that ---------- is willing to work with me on erasing this mark from my credit reports.

I would like to STRESS that the information currently being reported IS accurate, (I am not disputing anything with ----------). I am simply asking ----------for a courtesy gesture of goodwill in having the credit bureaus remove this account from my report. I do recognize that this request is unique and that it may not be ---------- normal policy. Please consider that the Fair Credit Reporting Act does not demand that all accounts be reported, only that any account that is reported be reported accurately. Therefore, a company does have legal discretion and permission to remove any account it chooses from the credit report. I'm hoping that ---------- will do that in my case for this account.

Your kind consideration in this matter is greatly appreciated.

Best Regards

Name

Address