

## Goodwill Adjustment Letter Template

**[Your name and address]**

**[Your phone number]**

**[Your account number]**

**[Today's date]**

To whom it may concern,

My name is [Your Name], and I first want to thank you for taking the time to read this letter. I've had a great experience with [Mortgage Lender/Servicer Name], and my goal is to maintain the relationship we've built over the last [Number] years.

I recently pulled my [Credit Bureau Name] credit report and discovered I have a late payment that was reported on [Date] for my [Account Type/Name] account [Account Number]. During that time, I had a medical emergency that required me to drain my savings and use most of my paycheck to cover, which impeded my ability to make an on-time mortgage payment that month.

I realize I made a mistake in falling behind and take full responsibility for my actions. I understand that late payments cause inconveniences for your operation.

Up until my recent medical emergency, I had an on-time payment history with you since my loan was first originated. Additionally, I've resumed making on-time payments in the months since that point, even enrolling in automatic payments to ensure I don't miss any due dates in the future.

Based on my otherwise spotless payment history, I would like to request that you apply a goodwill adjustment to remove the late payment mark from my credit report. Granting this request will help me improve my overall credit history and demonstrate my consistency as a creditworthy borrower.

Thank you in advance for your consideration,

**[Your Signature Here]**

**[Your Name]**

