

# Goodwill Adjustment Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a goodwill adjustment regarding my mortgage account number [Your Account Number]. Due to [briefly explain your circumstances, e.g., financial hardship, unexpected medical expenses], I have encountered challenges in maintaining my mortgage payments.

Throughout the duration of my loan, I have made consistent payments and have always strived to meet my financial obligations. I understand the importance of timely payments and the impact that late payments have on my credit history.

Given my previously positive payment history and my sincere efforts to rectify my situation, I kindly request that you consider adjusting my account to remove any late payment records from my credit history. This adjustment would help me immensely in restoring my financial stability.

Thank you for taking the time to consider my request. I appreciate your attention and understanding, and I look forward to your positive response.

Sincerely,

[Your Name]