

Goodwill Deletion Request for Mortgage Payments

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Mortgage Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request the removal of an adverse credit entry related to my mortgage payments on my account number [Your Account Number]. Despite my best efforts, I encountered some unforeseen circumstances that caused me to miss payments during [specify period, e.g., "the months of January to March 2023"].

Since then, I have taken significant steps to ensure that my payments are made consistently and on time. I value my relationship with [Lender's Name] and have been committed to staying on track with my mortgage payments going forward.

Given my current payment history and my commitment to upholding my obligations, I kindly request that you consider removing the late payments from my credit report as a gesture of goodwill. This action would greatly assist me in achieving a more favorable credit standing as I aim to improve my financial situation.

Thank you for considering my request. I appreciate your understanding and hope to hear from you soon.

Sincerely,

[Your Name]