**Letter Template**

**Mortgage Letter of Explanation**

To whom it may concern,

I am writing in regards to **[a late payment/late payments] on my credit report from [date(s)]** for my **[Creditor Name]** account.

I understand how important it is to make timely payments, and that failure to do so creates an inconvenience for you. However, I missed my payment because [brief explanation for missing your payment, ideally showing attempt/intention to pay]. I am confident that this won’t happen again and I have taken steps to ensure my financial responsibility moving forward. **[If applicable add: Since [and/or prior to] this mistake I have a perfect record of on-time payments.]**

As a courtesy, I am requesting that **[Creditor Name]** make a goodwill adjustment and remove the late payment on **[date]** from my record. This will help improve my credit worthiness and give me renewed confidence in being a **[Name of Creditor]** customer in good standing.

Thank you for your consideration,

Sincerely,

**[Your Name]**