**Loan Goodwill Letter**

To whom it may concern,

Thank you for taking the time to read my letter. My name is Anita Favor, and my account number is 123456789. After checking my credit report, I discovered a late payment was reported on June 1, 2023.

I’ve always had a great experience with your company, and I’m committed to paying back my loan on time. Unfortunately, I experienced a sudden job loss during that time that stretched my budget to the point of breaking. I was unable to keep up with payments, which is a very unusual occurrence for me.

As you can see in my record, I’ve always made payments on time except for this one. Paying back my loan on time is important to me, and I resumed on-time repayment immediately when I was able to secure a new job and get my finances back on track.

At this point, I’m trying to obtain a mortgage and am worried about qualifying or getting stuck with high rates, which could cost me thousands of dollars over the years. I truly believe my credit report doesn’t accurately reflect my creditworthiness or my dedication to paying back my debts.

I humbly request that you make a goodwill adjustment and remove the late payment. Thank you for your consideration, and I hope you approve my request.

Sincerely,xyz