

Professional Goodwill Adjustment Loan Letter

Subject: Goodwill Adjustment Request

Dear [Loan Officer's Name],

I am writing to request a goodwill adjustment concerning my account, [Account Number]. Due to [specific reason], I was unable to make a timely payment, which has since been corrected. This late mark does not reflect my usual financial responsibility, as I have otherwise maintained consistent and reliable payments.

I respectfully request that you consider removing this negative record as a goodwill gesture. I am committed to continuing my strong repayment history.

Thank you for your understanding and your assistance in this matter.

Sincerely,

[Your Name]

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