

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Loan Servicing Department Address]
[City, State, Zip Code]

RE: Mortgage Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request a one-time waiver of the late payment fee of \$[Amount] charged to my account on [Date] for the payment due on [Due Date].

The payment was late because [Briefly state reason, e.g., an unexpected medical emergency, a temporary bank technical error, or a mailing delay].

I have consistently made my mortgage payments on time in the past, as my payment history reflects. I have already submitted the full payment for this month, which should now be reflected in your records. I am committed to ensuring that all future payments are made by the scheduled due date.

I would appreciate your consideration in waiving this fee as a gesture of goodwill. Please let me know if this request is approved or if you require any additional information.

Thank you for your time and assistance regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]