

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

[Date]

[Lender/Bank Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Request for Late Fee Waiver - Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request a waiver of the late fees assessed to my account on [Date Fee Was Charged] in the amount of \$[Amount].

This request is due to a significant financial and emotional hardship following the death of my co-borrower, [Name of Deceased], who passed away on [Date of Death]. I have enclosed a copy of the death certificate for your records.

The loss of [Name of Deceased] resulted in a sudden reduction of household income and unexpected funeral expenses. During this difficult transition, I experienced a brief delay in managing our financial obligations. I have since taken the necessary steps to reorganize my finances and have brought the account current as of [Date].

I value my relationship with [Lender Name] and intend to make all future payments on time. I kindly ask for your compassion in waiving these fees given the extraordinary circumstances.

Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Death Certificate