Sender’s Name

Address

City, State, Zip Code

Date

Creditor

Address

City, State, Zip Code

**Reference: Letter to Justification Regarding Negative Account Information on Credit Report**

Dear Creditor:

I am writing this letter to explain the past due payments on my student loans account #00000000000 at Savannah State University during the summer of 2008. I was moving from Savannah, GA to Atlanta, GA to start a new job. There was a mix-up with my address change, and I was very busy in my new job and getting settled. I didn’t realize that I hadn’t paid my student loan. When I got my mail straighten out and began receiving my bills, I was three months behind and had used my savings making the move. It took me two more months to bring my student loan accounts current.

I have had this loan for many years, have not missed a payment before this happened or (a correspondence to you). I have always paid other bills on time. I want to be approved for a mortgage in the near future so that I can own a home. I am confident that I can handle the mortgage payments. I will be conscientious about making payments on time in the future. If you have any questions, please call me at (999)999-9999.

Best Regards,

You Name.