

## **Subject: Explanation for Late Payment**

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to explain the circumstances regarding my recent late payment for [Invoice Number/Account Number] that was due on [Due Date].

Unfortunately, [brief explanation of circumstances, e.g., "I encountered unexpected medical expenses that affected my financial situation," or "due to an unforeseen delay in my paycheck"]. I understand the importance of timely payments and deeply regret any inconvenience this may have caused.

To rectify this situation, I have taken the necessary steps to ensure that my payment of [Amount Owed] will be made by [new payment date]. I appreciate your understanding and patience regarding this matter.

If there are any additional charges or fees I should be aware of, please let me know, and I will address them promptly.

Thank you for your understanding. I value my relationship with [Company's Name] and look forward to continuing our partnership.

Sincerely,

[Your Name]