Dear [Landlord's Name],

I hope this message finds you well. I am writing to inform you about an unexpected financial hardship I am currently facing. Due to [briefly explain the hardship, e.g., job loss, medical expenses], I am unable to make my rent payment for this month.

I sincerely apologize for any inconvenience this may cause you. I value our landlord-tenant relationship and want to assure you that I am making every effort to resolve this situation as quickly as possible.

In light of this, I kindly request your understanding and ask if we could possibly arrange a deferred payment plan or extend the payment deadline. I am committed to keeping you updated on my situation and will do my best to catch up on the rent as soon as I am able.

Thank you for your consideration and support during this challenging time. I greatly appreciate your understanding.

Sincerely, [Your Name] [Your Address] [Your Phone Number] [Date]