

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Loan Company Name
Loan Company Address
City, State, Zip Code

Dear [Loan Officer's Name],

I am writing to explain the circumstances surrounding my late payment for my personal loan account number [Your Account Number]. I understand the importance of making timely payments and sincerely apologize for any inconvenience this delay may have caused.

[Explain the reason for the late payment, such as unexpected medical expenses, job loss, etc. Be concise and honest.]

As of today, I have made the payment of [Amount] to bring my account current. I am committed to ensuring that future payments are made on time and have taken steps to avoid this situation in the future, including [mention any actions taken such as setting reminders or creating a budget].

Thank you for your understanding and support. If you require any further information or documentation regarding this matter, please do not hesitate to contact me.

Sincerely,
[Your Name]