

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

Service Provider's Name
Service Provider's Address
City, State, Zip Code

Dear [Service Provider's Name],

I hope this message finds you well. I am writing to explain the delay in my recent payment for the services provided on [mention the service or invoice number]. Due to [briefly explain reason for delay, e.g., unforeseen financial circumstances, medical expenses], I have been unable to make the payment by the due date.

I value the services you provide and am committed to fulfilling my financial obligations. I am currently working on resolving my situation and expect to make the payment by [specify a date]. I appreciate your understanding and patience during this time.

If there are any fees or penalties due to this late payment, please let me know, and I will address them as well.

Thank you for your understanding. I look forward to your response.

Sincerely,
[Your Name]