Late Payment Explanation

Date: [Insert Date]

To: [Utility Company Name]

Address: [Utility Company Address]

Dear [Utility Company Contact/Manager's Name],

I am writing to explain the delay in payment for my recent utility bill dated [Insert Bill Date], Account Number: [Insert Account Number].

Due to [brief explanation of circumstances, e.g., unexpected financial difficulties, illness, etc.], I was unable to make the payment by the due date of [Insert Due Date]. I fully understand the importance of timely payments and plan to resolve this matter as soon as possible.

As of now, I expect to make the full payment by [Insert Payment Date]. I sincerely apologize for any inconvenience this may have caused and appreciate your understanding in this matter.

If there are any late fees or penalties, please let me know, and I will do my best to accommodate those as well.

Thank you for your attention to this matter.

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