

# Letter of Explanation for Payment Delays

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Title]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to explain the recent delays in my payments, which have been a result of personal circumstances surrounding my recent divorce.

The emotional and financial challenges that accompany a divorce have necessitated unexpected changes in my financial situation. As a result, I have been temporarily unable to maintain my regular payment schedule.

I am actively seeking solutions to streamline my finances and resolve these delays. I appreciate your understanding during this difficult time, and I am committed to settling my outstanding balance as soon as possible.

Please feel free to contact me if you have any questions or require further information. I value our relationship and am eager to remedy this situation promptly.

Thank you for your patience and understanding.

Sincerely,

[Your Name]