

# Letter of Explanation for Late Payment

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 that have occurred due to the financial hardships I have faced as a result of the COVID-19 pandemic.

Due to [briefly explain your situation, e.g., job loss, reduced hours, medical expenses], I have encountered unexpected financial difficulties. This has made it challenging for me to meet my financial obligations in a timely manner.

I am actively working towards a resolution and am committed to rectifying this situation. I anticipate being able to resume regular payments by [insert expected date]. I sincerely apologize for any inconvenience this may have caused and appreciate your understanding during this difficult time.

Thank you for your consideration. I value our relationship and am hopeful we can work together during this challenging period.

Warm regards,

[Your Name]