

Missed Installment Rationale

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to address my missed installment for [insert loan/credit type] that was due on [insert due date]. I sincerely apologize for not being able to meet my payment obligation and would like to provide my rationale for the delay.

Unfortunately, due to [briefly explain the reason, e.g., unexpected medical expenses, job loss, etc.], I faced financial difficulties that prevented me from making the payment on time. This unforeseen circumstance was beyond my control, and I assure you that I am actively working to rectify my financial situation.

In light of this, I kindly request [mention any request, e.g., a payment extension, a revised payment plan, etc.]. I am committed to fulfilling my obligations and ensuring that future payments are made promptly.

Thank you for your understanding and consideration. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]