Non-Payment Explanation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Recipient's Address]

[City, State, Zip Code]

Subject: Explanation for Non-Payment

Dear [Recipient Name],

I hope this message finds you well. I am writing to provide an explanation regarding the recent non-payment of my account, reference number [Insert Account Number]. Unfortunately, due to [brief explanation of circumstances, e.g., unexpected medical expenses or job loss], I have been unable to fulfill my payment obligations.

I take my commitments seriously and plan to rectify the situation by [proposed repayment plan or date]. I apologize for any inconvenience this has caused and appreciate your understanding in this matter.

Thank you for your patience, and please feel free to reach out if you need any further information or wish to discuss this matter further.

Sincerely,

[Your Name]