

# Apology for Missed Payment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to sincerely apologize for the missed payment on my account ([Account Number]) that was due on [Due Date].

Due to [brief explanation of reason for missed payment, e.g., unforeseen circumstances, financial difficulties], I was unable to make the payment on time. I take my financial obligations seriously and regret any inconvenience this may have caused you.

To rectify this situation, I have made arrangements to ensure that the payment of [amount] will be made by [new payment date]. Additionally, I am working to ensure that future payments are made on time.

Thank you for your understanding and patience. I value our relationship and am committed to maintaining clear communication moving forward.

Sincerely,

[Your Name]

[Your Contact Information]