

Overdue Payment Clarification Letter

Date: [Insert Date]

To,

[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 clarify the status of my overdue payment on account number [Insert Account Number]. After reviewing my records, I would like to discuss the recent payment due on [Insert Due Date].

Due to [briefly explain reason for the delay, e.g., unforeseen circumstances, financial difficulties], I was unable to make the payment by the due date. I value our relationship and wish to resolve this matter promptly.

As of today, I am committed to making the overdue payment by [Insert Proposed Payment Date]. I kindly ask for your understanding and any possible leniency regarding late fees associated with this payment.

Thank you for your attention to this matter. Please feel free to reach out to me at [Insert Your Phone Number] or [Insert Your Email Address] should you have any questions or require further information.

Sincerely,

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]