

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Resolution of Payment Issue

Dear [Creditor's Name],

I hope this message finds you well. I am writing to address a recent payment issue concerning my account [Account Number]. Due to [briefly explain reason for payment issue], my payment scheduled for [date] was not processed as expected.

I sincerely apologize for any inconvenience this may have caused and am committed to resolving this matter promptly. I have taken the necessary steps to rectify my payment situation, and I am ready to make the payment of [amount] by [new payment date].

Please confirm the updated payment arrangement at your earliest convenience. I appreciate your understanding and cooperation during this time.

Thank you for your attention to this matter. I look forward to your swift response.

Sincerely,

[Your Name]