## **Mortgage Late Payment Notification**

Date: [Insert Date]

To: [Lender's Name] [Lender's Address] [City, State, ZIP]

Dear [Lender's Name],

I am writing to inform you of an unexpected delay in my mortgage payment due to unforeseen medical expenses. Due to [briefly explain the medical issue, e.g., a recent hospitalization or surgery], I have incurred significant medical costs that have impacted my financial situation.

As a result, I was unable to make the mortgage payment that was due on [insert due date]. I understand the importance of timely payments and am committed to fulfilling my obligations. I am currently working on managing my finances and expect to be able to make the payment by [insert expected payment date].

I appreciate your understanding and support during this challenging time. If possible, I would like to discuss any options available for managing this late payment to avoid further complications.

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

Sincerely, [Your Name] [Your Address] [City, State, ZIP] [Your Phone Number] [Your Email Address]