

Mortgage Late Payment Explanation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I hope this message finds you well. I am writing to explain the circumstances surrounding my recent late payment on my mortgage for the property located at [Property Address].

Due to [brief explanation of the situation, e.g., unforeseen medical expenses, temporary job loss, etc.], I was unable to make my mortgage payment by the due date of [insert due date]. I understand the importance of making timely payments and take this matter very seriously.

I have since taken steps to address my financial situation, including [list any measures taken, e.g., securing a new job, creating a budget, etc.], and I am committed to ensuring that my mortgage payments are made on time moving forward.

I greatly appreciate your understanding and support during this difficult time. If necessary, I am willing to discuss this matter further and provide any additional documentation that may help clarify my situation.

Thank you for your consideration.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]