

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

[Loan Provider's Name]
[Loan Provider's Address]
[City, State, Zip Code]

Dear [Loan Provider's Name],

I hope this message finds you well. I am writing to formally explain the delay in my recent loan payment due on [due date]. Unfortunately, I encountered [brief explanation of the reason for the late payment, e.g., unexpected medical expenses, job loss, etc.], which temporarily impacted my financial situation.

Despite my best efforts to manage my finances, I was unable to make the payment as scheduled. I take my obligations seriously and am committed to resolving this matter promptly. I have already [mention any steps taken to remedy the situation, such as applying for a temporary arrangement or making a partial payment].

Moving forward, I am working diligently to ensure that future payments will be made on time. I appreciate your understanding and support during this challenging period, and I kindly ask for your consideration regarding any potential late fees.

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

Sincerely,
[Your Name]