

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Company/Organization Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Justification for Late Fee on Payment Plan

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally address the recent late fee assessed to my account under the payment plan for [specific item/service]. I understand the importance of adhering to payment schedules; however, unforeseen circumstances have impacted my ability to pay on time.

On [specific date], I encountered [briefly explain the situation, e.g., a medical emergency, job loss, etc.], which resulted in my inability to meet the payment deadline. I have since taken measures to correct my financial situation and am committed to fulfilling my payment obligations moving forward.

Given these extenuating circumstances, I kindly request a review of the late fee assessed to my account. I appreciate your understanding and consideration in this matter, as I am eager to maintain a positive relationship with [Company/Organization Name].

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

Sincerely,

[Your Name]