

Letter of Clarification on Missed Loan Payments

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to address my recent missed loan payments on my account with [Loan Account Number]. I would like to clarify the circumstances surrounding these missed payments and discuss potential solutions.

Due to [briefly explain the reason, e.g., unexpected medical expenses, job loss, etc.], I was unable to meet my payment obligations for the months of [list missed months]. I understand the importance of adhering to the payment schedule and assure you that this situation was unforeseen.

I am committed to rectifying this matter. I would appreciate the opportunity to discuss a possible repayment plan or any options available to bring my account up to date. Please let me know a suitable time for us to discuss this further.

Thank you for your understanding and assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]