

# Apology for Missed Payment

[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 sincerely apologize for missing my auto loan payment that was due on [due date]. I understand the importance of timely payments and the impact it can have on my credit score.

Unfortunately, [brief explanation of the reason for the missed payment, e.g., unexpected financial hardship, medical emergency]. I take full responsibility for this oversight and assure you that it was not my intention to cause any inconvenience.

I am committed to rectifying this situation and will be making the payment of [amount] on [date you intend to pay]. Additionally, I have taken steps to ensure that this does not happen again in the future.

Thank you for your understanding. I appreciate your support and look forward to continuing my relationship with [Lender's Name]. If you have any questions or require further information, please do not hesitate to contact me.

Sincerely,

[Your Name]