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

Customer Service Department [Lender's Name] [Lender's Address] City, State, Zip Code

Dear Customer Service Team,

I hope this message finds you well. I am writing to inquire about my auto loan account (Account Number: [Your Account Number]) as I recently missed a payment due on [Missed Payment Date].

Due to [brief reason for missed payment, e.g., unforeseen circumstances, financial difficulties], I was unable to make the payment on time. I am concerned about how this may affect my account status and what options I have to rectify this situation.

Could you please provide information on any available options such as payment plans, deferred payments, or any other assistance that might be available? I am eager to resolve this matter promptly and maintain my good standing with your institution.

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

Sincerely, [Your Name]