

[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 hope this message finds you well. I am writing to formally request leniency regarding my recent missed payment on my auto loan (Account Number: [Your Account Number]).

Due to [brief explanation of the circumstances, e.g., unexpected medical expenses, loss of income], I was unable to make the payment due on [missed payment date]. I understand the importance of staying current on my obligations and take this matter seriously.

As a valued customer, I appreciate your understanding and support during this challenging time. I kindly ask if it would be possible to waive any late fees and allow me to make the payment by [proposed payment date]. I am committed to rectifying this situation as soon as possible.

Thank you for considering my request. I look forward to your favorable response.

Sincerely,

[Your Name]