Dear [Recipient's Name],

I hope this message finds you well. I am writing to inform you that, due to unforeseen circumstances, I am unable to make my upcoming loan payment that is due on [Due Date].

I sincerely apologize for this delay and assure you that I am taking steps to resolve the situation. I anticipate being able to make the payment by [New Proposed Payment Date].

Please let me know if there are any late fees or procedures that I should be aware of in this situation. I appreciate your understanding and am committed to fulfilling my obligations.

Thank you for your patience and support in this matter.

Sincerely,
[Your Name]
[Your Contact Information]