

[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 my late mortgage payment for the month of [Month/Year]. I understand that timely payments are crucial, and I regret any inconvenience this may have caused.

The delay was due to [brief explanation of circumstances, e.g., unexpected medical expenses, job loss, etc.]. I am working to resolve this issue and have already taken steps to ensure that future payments will be made on time.

I appreciate your understanding and patience in this matter. I have enclosed my payment of [amount] along with this letter. Please let me know if there are any fees I need to address or if you require any further information.

Thank you for your understanding. I look forward to continuing my positive relationship with [Lender's Company Name].

Sincerely,

[Your Name]