

# Letter of Explanation for Late Mortgage Payment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Mortgage Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to explain the recent delay in my mortgage payment for [property address] that was due on [due date]. Unfortunately, I experienced an unexpected job loss in [month/year], which has significantly impacted my financial situation.

Despite my best efforts to secure new employment, I encountered several challenges that temporarily hindered my ability to stay current on my mortgage payments. I have since begun working part-time and actively searching for full-time employment, and I am committed to resolving this situation.

I understand the importance of meeting my financial obligations and sincerely apologize for any inconvenience this late payment may have caused. I am asking for your understanding during this difficult time as I work to stabilize my income.

If possible, I would greatly appreciate any assistance or options you may have available to help me manage this situation.

Thank you for your understanding, and I look forward to your response.

Sincerely,

[Your Name]