

Letter of Explanation for Late Payment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Dear [Recipient Name],

I hope this message finds you well. I am writing to explain the delay in my recent payment due on [insert due date]. Unfortunately, I experienced unexpected medical expenses that arose suddenly, which severely impacted my financial situation.

Due to [briefly mention the nature of the medical issue, e.g., hospitalization, surgery], I found myself incurring costs that were not planned for, leading to delays in settling my financial obligations.

Please be assured that I am taking steps to resolve this matter as quickly as possible. I am committed to making the payment of [amount] by [new payment date], or sooner if I am able.

I appreciate your understanding and patience during this time. If you have any questions or require further information, please feel free to contact me.

Thank you for your consideration.

Sincerely,

[Your Name]