

# Late Payment Explanation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to explain the delay in my recent payment which was due on [Payment Due Date]. As you may be aware, our area was severely affected by [Natural Disaster] that occurred on [Date of Disaster]. The impact of this disaster has significantly disrupted my finances and led to unforeseen challenges.

Due to [briefly describe the impact, e.g., loss of property, job disruption, etc.], I have been unable to meet my financial obligations on time. I am actively working to stabilize my situation and anticipate being able to make the overdue payment by [Proposed Payment Date].

I sincerely apologize for any inconvenience this may have caused and appreciate your understanding and support during this difficult time. Please let me know if we can discuss any potential arrangements.

Thank you for your consideration.

Sincerely,

[Your Name]