

[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date]

[Recipient's Name] [Company Name] [Company Address] [City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to explain the delay in my recent payment due on [due date]. Unfortunately, I encountered an unexpected family emergency that required my immediate attention and financial resources, which affected my ability to meet the payment deadline.

I sincerely apologize for any inconvenience this may have caused and assure you that I am making every effort to resolve this matter as quickly as possible. I anticipate that I will be able to make the payment by [new payment date].

Thank you for your understanding during this challenging time. Please let me know if there is any documentation you require or if you would like to discuss this further.

Warm regards,

[Your Name]