

Letter of Explanation for Late Payment

Date: [Insert Date]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to explain the delay in my recent payment for [Invoice Number or Service] due on [Due Date].

Unfortunately, I encountered unexpected repairs at my residence which required immediate attention. The total cost of these repairs unexpectedly impacted my cash flow, leading to the delay in fulfilling my payment obligations.

I sincerely apologize for any inconvenience this may have caused and assure you that I am taking the necessary steps to resolve this issue. I anticipate being able to make the full payment by [New Payment Date].

Thank you for your understanding and patience in this matter. Please let me know if this timeline is acceptable or if we can arrange a suitable payment plan.

Warm regards,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email]