

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to explain my recent delay in submitting my loan payment due on [due date]. Unfortunately, I have been experiencing significant medical issues that have impacted my ability to maintain my regular financial commitments.

[Briefly describe your medical issues and how they affected your ability to make the payment, e.g., hospitalization, treatment costs, etc.]

Due to these circumstances, I was unable to [mention specific reasons for delay, e.g., work, access to funds, etc.]. I sincerely apologize for any inconvenience this may have caused.

I kindly ask for your understanding and support during this challenging time. I am committed to making my payments and am currently working on a plan to get back on track. I would greatly appreciate any flexibility you may offer regarding this payment delay.

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

Sincerely,

[Your Name]