

*Name*

*Address*

*Contact No. & Email Address*

*Date*

*Dear [Recipient],*

I am writing to explain the reason for my late payment on the [insert date] for the [insert purpose]. I apologize for any inconvenience this may have caused you and I hope you can understand my situation.

Unfortunately, I experienced unexpected financial difficulties that left me unable to make the payment on time. [Explain your situation in detail, such as an unexpected medical expense, loss of job, or any other situation that affected your ability to pay on time.]

However, I am now in a better financial situation and I have attached the payment to this letter. I assure you that I will do my best to make timely payments in the future.

Thank you for your understanding in this matter. If you require any additional information or have any questions, please do not hesitate to contact me.

*Sincerely, [Your Name]*