

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

Dear [Recipient Name],

I hope this message finds you well. I am writing to address an issue regarding a late payment for [Invoice Number or Account Name] dated [Invoice Date]. The payment of [Amount Due] was due on [Due Date], and I have unfortunately encountered some unforeseen circumstances that have delayed my ability to settle this balance on time.

I understand the importance of timely payments and sincerely apologize for any inconvenience this may have caused. Please know that I am actively working to resolve this matter and anticipate that the full payment will be made by [Proposed Payment Date].

If there are any penalties or additional fees associated with this late payment, please let me know, and I will do my best to accommodate. Thank you for your understanding and patience during this time.

I appreciate your attention to this matter and look forward to resolving it promptly.

Sincerely,

[Your Name]  
[Your Position, if applicable]  
[Your Company Name, if applicable]