

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

[Recipient's Name]
[Recipient's Address]
[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally notify you that my payment, originally due on [due date], is overdue. The amount due is [amount].

I apologize for any inconvenience this may cause. Due to [brief explanation of the reason for late payment, e.g., unforeseen circumstances], I was unable to make the payment on time.

I intend to settle this amount by [proposed payment date]. Should you have any concerns, please feel free to reach out to me.

Thank you for your understanding.

Sincerely,
[Your Name]