

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

[Recipient's Name]  
[Recipient's Position]  
[Company/Organization Name]  
[Recipient's Address]  
[City, State, ZIP Code]

Subject: Apology for Late Submission of Payment

Dear [Recipient's Name],

I am writing to sincerely apologize for the late submission of my payment for [invoice number, account, service, or product reference] that was due on [original due date]. Unfortunately, I have encountered unforeseen financial difficulties that have affected my ability to make timely payments.

Please accept my deepest apologies for any inconvenience or disruption this delay may have caused. The circumstances were unexpected, and I regret that they have impacted my commitment to honoring our agreed payment schedule. I want to assure you that this delay is not a reflection of my regard for your services and the professional relationship we have built.

I am actively working to resolve my current financial situation and have arranged to submit the outstanding payment by [specific date or time frame]. Should you require a formal payment plan or further details regarding my situation, I am happy to discuss options that might help ease the process for both parties.

I greatly appreciate your patience and understanding during this difficult period. Please rest assured of my commitment to resolving this matter promptly and to preventing similar issues in the future. Thank you for your understanding and continued support.

If you have any questions or need to discuss this further, please do not hesitate to contact me at [your phone number] or [your email address].

Once again, I apologize for the delay and appreciate your understanding.

Sincerely,  
[Your Name]