Your Name

Your Address

Date

Lender’s Name

Lender’s Address

**Subject: Late payment of the mortgage [XYZ]**

Dear Mr./Mrs./Miss (Name of the receiver),

I am (tell your name) and have taken a mortgage from you on (tell when you took the mortgage). I am supposed to repay this by (tell when you are supposed to repay the mortgage by). However, I will not be able to do this.

When I took the mortgage from your company, I was employed and had a good salary. However, due to the recent recession in the country, my company reduced the salaries of many employees. I am one of them. It is tough handling all expenses and will be difficult for me to repay the mortgage on time. (You will tell the reason why you need to pay late trying to convince the reader to agree to let you pay late).

I sincerely apologize for any inconvenience that this will cause and hope that you will cooperate with me. You can contact me at (state your phone number) if you need to discuss anything.

Thank you in advance,

Yours sincerely,

Your Name

Signatures