**LETTER TEMPLATE**

**LATE MORTGAGE PAYMENT HARDSHIP LETTER**

**[Name]**

**[Address]**

**[Phone #]**

**[Date]**

Dear **[lender]**:

Please accept with my apologies my monthly mortgage payment of **[amount]**. I am aware that it was due on **[date]** and I am sending this on **[date]**.

Unexpectedly, I experienced **[setback]**, which meant I was unable to **[secure funds/access payment methods/transmit the payment]** on time.

If you review your records, you’ll see that during the **[number]**-year life of this loan, I have never once been late. I’ve now taken steps such as **[steps]** to make sure this never happens again.

I would be happy to pay a late fee, which I understand to be **[amount]**. My main concern is that this oversight won’t affect my **[interest rate/loan status/credit rating]**.

Sincerely,

**[Sender Name]**