

Hey [Friend's Name],

I hope you're doing well! I just wanted to drop you a quick note to apologize for being late with my payment this time. I honestly didn't intend for this to happen, and I'm sorry for any hassle it may have caused you.

Things got a bit hectic on my end, but I should have been more on top of it. I promise I'll get it sorted out right away and make sure it doesn't happen again. Thanks so much for being patient and understanding with me. Let me know if there's anything else I can do to make it right.

Catch up soon!

Best,

[Your Name]