Debt Repayment Arrangement

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code]

[Creditor's Name] [Creditor's Address] [City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to propose a customized debt repayment arrangement for my account number [Insert Account Number]. Due to [briefly explain situation], I am currently unable to adhere to the original repayment terms.

To ensure that I meet my obligations, I propose the following repayment plan:

- Monthly Payment Amount: [Insert Amount]
- Payment Frequency: [insert frequency, e.g., monthly]
- Proposed Start Date: [Insert Start Date]
- Proposed End Date: [Insert End Date]

I believe this arrangement will allow me to manage my financial situation more effectively while still fulfilling my debt obligations. I am committed to making these payments consistently and promptly.

Please let me know if this arrangement is acceptable to you or if there are any adjustments that you would suggest. I look forward to your prompt response.

Thank you for your consideration.

Sincerely,
[Your Name]
[Your Phone Number]
[Your Email Address]