

# Subject: Request for Leniency in Payment Schedule

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss my current payment obligations related to [specific account or loan number], as I find myself facing unforeseen financial challenges.

Due to [brief explanation of circumstances, e.g., unexpected medical expenses, job loss], I am struggling to meet the current payment schedule. I value our relationship and am committed to settling my obligations in a way that is manageable for both parties.

I would like to propose a revised payment plan that would allow me to safely meet my financial commitments without compromising my other obligations. Specifically, I am requesting to extend the payment term or reduce the monthly payment amount to [specific proposal, e.g., 50% for the next three months].

I assure you that this request is made with the utmost sincerity, and I am hopeful for your understanding and support during this challenging time. I am willing to discuss any alternatives you believe are equitable.

Thank you for considering my request. I look forward to your response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]