

Repayment Offer Letter

Date: [Insert Date]

[Insert Your Name]

[Insert Your Address]

[Insert City, State, ZIP Code]

[Insert Email Address]

[Insert Lender's Name]

[Insert Lender's Address]

[Insert City, State, ZIP Code]

Subject: Structured Repayment Offer for Outstanding Balance

Dear [Lender's Name],

I hope this message finds you well. I am writing to address my outstanding balance of [Insert Amount] on my account, [Insert Account Number]. Due to [briefly explain reason for outstanding balance], I have been unable to maintain regular payments.

To resolve this matter, I would like to propose a structured repayment plan. My offer is as follows:

- **Total Outstanding Balance:** [Insert Amount]
- **Proposed Monthly Payment:** [Insert Amount]
- **Duration of Payments:** [Insert Number of Months]
- **Proposed Start Date:** [Insert Date]

I believe this plan is both fair and manageable for my current financial situation. I appreciate your understanding and am committed to meeting these new terms.

Please let me know if you are willing to accept this repayment offer or if we can discuss further to reach an amicable agreement.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,

[Insert Your Name]

[Insert Your Contact Number]