

Proposal for Structured Payment Plan

Date: [Insert Date]

To:

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Representative's Name],

I hope this letter finds you well. I am writing to propose a structured payment plan regarding my outstanding credit card debt, account number [Insert Account Number]. Due to [briefly explain reason for financial difficulty], I am currently facing challenges in making my monthly payments.

To ensure I can fulfill my obligations, I would like to request a structured payment plan that includes the following terms:

- Total outstanding balance: \$[Insert Amount]
- Proposed monthly payment: \$[Insert Amount]
- Duration of the payment plan: [Insert Number of Months]
- Interest rate adjustment: [Propose any adjustments, if applicable]

I believe this payment plan will enable me to meet my financial responsibilities while preventing further financial strain.

Thank you for considering my proposal. I look forward to discussing this plan with you and hope we can reach a mutually agreeable solution.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]