

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Flexible Debt Repayment Terms

Dear [Lender's Name],

I hope this message finds you well. I am writing to request a revision of the terms of my current debt repayment plan with [Name of Lender or Institution], account number [Your Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, unexpected expenses], I am experiencing difficulties in meeting the original payment schedule.

In light of my current situation, I kindly request a modification of my repayment terms to allow for more flexible payments. I believe that a temporary adjustment, such as [suggest specific terms you are seeking, e.g., lower monthly payments, extended payment period], would help me manage my financial obligations more effectively and ensure I can continue making timely payments going forward.

Thank you for considering my request. I appreciate your understanding and support during this challenging time. Please let me know if you require any additional information or documentation to assist with my request. I look forward to your response.

Sincerely,

[Your Name]