Date: [Insert Date]

To Whom It May Concern,

I am writing to recommend [Borrower's Name] for a flexible loan payment schedule. As [his/her/their] [relationship to the borrower, e.g., employer, mentor, etc.], I have had the privilege to observe [his/her/their] responsible financial management and commitment to meeting obligations.

[Borrower's Name] has demonstrated significant dedication to [his/her/their] financial responsibilities, and I believe that a flexible payment schedule would allow [him/her/them] to navigate [his/her/their] current financial situation more effectively.

Given [his/her/their] track record of timely payments and financial management, I am confident that [Borrower's Name] will continue to honor [his/her/their] commitments under a flexible arrangement. I fully support [his/her/their] request for consideration of this option.

Thank you for considering [this request/thoughts]. Please feel free to contact me at [Your Phone Number] or [Your Email Address] for any further information.

Sincerely,

[Your Name] [Your Title/Position] [Your Organization] [Your Address]