

# **Subject: Request for Deferred Payment Arrangement**

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]

[Recipient's Name]  
[Recipient's Title]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss my current financial situation and to explore the possibility of establishing a deferred payment arrangement for my outstanding balance with [Company Name]. Due to [brief explanation of circumstances, e.g., unexpected medical expenses, job loss], I am currently facing financial difficulties that have made it challenging for me to make my payments on time.

I value my relationship with [Company Name] and am committed to fulfilling my obligations. I would like to propose a plan to defer my payments for the next [insert period, e.g., three months] and resume regular payments thereafter. I believe this will provide me with the necessary time to stabilize my finances.

I would be grateful if we could discuss this matter at your earliest convenience. Thank you for considering my request, and I look forward to your understanding and support during this challenging time.

Sincerely,

[Your Name]