

# Subject: Request for Affordable Payment Terms

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a reconsideration of my current payment terms with [Company's Name]. Due to [briefly explain reason, e.g., unexpected financial difficulties, job loss, medical expenses], I am finding it increasingly challenging to meet the existing obligations.

In light of these circumstances, I would greatly appreciate the opportunity to discuss possible adjustments to my payment plan. I believe that with revised terms, I will be better positioned to meet my obligations while continuing to maintain a positive relationship with your esteemed organization.

Thank you for considering my request. I look forward to your reply and hope we can reach a mutually beneficial agreement.

Warm regards,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]