

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

[Recipient's Name]

[Recipient's Title]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a structured repayment plan regarding the outstanding balance on my account [Account Number or Reference]. Due to [brief explanation of circumstances], I am experiencing financial difficulties and believe that a structured plan will enable me to meet my obligations more effectively.

Specifically, I would appreciate your consideration of a repayment schedule that allows for [propose specific terms such as monthly payments, duration, etc.]. I am committed to fulfilling my obligations and believe that this arrangement would be mutually beneficial.

Thank you for your understanding and support in this matter. I look forward to your prompt response.

Sincerely,

[Your Name]