

# Negotiation for Delayed Payment Terms

From: [Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Date: [Current Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the current terms of my loan agreement, specifically regarding the payment schedule.

Due to unforeseen circumstances, I am experiencing temporary financial difficulties that impact my ability to meet the original payment deadlines. I value our relationship and am committed to fulfilling my obligations; however, I kindly request a modification of the payment terms.

Specifically, I would like to propose a delayed payment schedule, which would allow me to resume regular payments by [Proposed Date]. I believe this adjustment will enable me to stay on track with my repayment plan while ensuring that I can meet my current financial commitments.

I appreciate your understanding and consideration of my request. I am hopeful we can come to a mutually beneficial agreement. Please feel free to contact me at your earliest convenience to discuss this matter further.

Thank you for your attention and support.

Sincerely,

[Your Name]