

Subject: Request for Debt Payment Extension

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

[Date]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request an extension on my current debt payment due on [original due date] for the amount of [amount owed]. Due to [brief explanation of circumstances, e.g., unexpected medical expenses, job loss], I am unable to make the payment on the original due date.

I kindly ask for an extension until [proposed new due date] to allow me time to gather the necessary funds. I believe this additional time will enable me to fulfill my obligation to you.

Thank you for considering my request. I hope to discuss this further and work out a suitable arrangement. Please feel free to contact me at [your phone number] or [your email address].

Sincerely,
[Your Name]