Partial Debt Repayment Offer

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current financial situation regarding the outstanding debt of [amount owed] that I owe to you.

Due to [brief explanation of financial hardship], I am unable to repay the full amount at this time. However, I would like to propose a partial repayment offer of [amount you can pay]. I believe this will benefit both parties and help me get back on track.

I kindly ask you to consider this offer and let me know if it would be acceptable. I am committed to resolving this matter and maintaining a professional relationship moving forward.

Thank you for your understanding, and I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]