

Debt Extension Negotiation Request

[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 repayment schedule. Due to [brief explanation of circumstances, e.g., unexpected financial hardship, medical expenses, etc.], I am unable to meet the payment due on [specific due date].

To ensure that I can fulfill my obligations and maintain our positive relationship, I kindly request that you consider granting me an extension of [specific duration, e.g., 30 days, 3 months, etc.]. I believe this additional time will enable me to stabilize my financial situation and make the necessary payments without further issues.

I appreciate your understanding in this matter and am hopeful for a favorable response. Please feel free to reach out to me at [your phone number] or [your email] if you need any additional information or wish to discuss this further.

Thank you for your attention and consideration.

Sincerely,
[Your Name]