

Debt Extension Inquiry Letter

Date: [Insert Date]

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

[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 repayment schedule for the personal debt I owe, with account number [Your Account Number]. Due to [briefly explain your situation, e.g., financial hardship, job loss, etc.], I am unable to meet the agreed-upon deadlines.

I greatly value our relationship and am committed to repaying the debt. I would appreciate any consideration you could provide in extending the terms of my repayment. I propose an extension of [state your proposed extension period] to allow me the necessary time to recover my financial stability.

Thank you for your understanding and support during this challenging time. I look forward to your positive response.

Sincerely,
[Your Signature (if sending a hard copy)]
[Your Printed Name]