

Your Name  
Your Address  
City, State, Zip Code  
Email Address  
Phone Number  
Date

Recipient's Name  
Recipient's Address  
City, State, Zip Code

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss the outstanding debt of [amount owed] that I currently owe to you, with a due date of [original due date].

Due to [briefly explain your situation, e.g., unforeseen circumstances, financial hardship], I am finding it difficult to meet the original payment timeline. I respectfully request an extension on this debt repayment. I believe that with a little more time, I would be able to fulfill my obligation without causing further inconvenience.

I propose that the new deadline for repayment be set to [proposed new due date]. I assure you that I am committed to resolving this matter as promptly as possible and would greatly appreciate your understanding.

Thank you for considering my request. I look forward to your positive response. Please feel free to contact me at [your phone number] or [your email address] if you wish to discuss this matter further.

Sincerely,  
[Your Name]