

Debt Adjustment Inquiry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to inquire about the possibility of adjusting my current debt obligation with your organization. Due to [briefly explain your circumstances, e.g., financial hardship, job loss], I am finding it increasingly challenging to meet my payment schedule.

I believe that a mutually beneficial arrangement can be reached that would allow me to manage my obligations more effectively. I am willing to discuss options such as a temporary reduction in payments, an extended repayment plan, or other alternatives you may be able to offer.

Thank you for considering my request. I would appreciate any assistance you can provide and look forward to your prompt response.

Sincerely,

[Your Name]