

# Debt Repayment Compromise Arrangement

Date: [Insert Date]

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

To: [Creditor's Name]  
[Creditor's Company Name]  
[Creditor's Address]  
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current financial situation and propose a debt repayment compromise arrangement concerning the outstanding balance on my account, which amounts to [Insert Amount].

Due to [briefly explain your financial hardship, e.g., loss of employment, medical expenses], I am unable to meet the original repayment terms. In order to settle this matter amicably, I would like to propose the following terms:

- Reduced total payment amount: [Insert Proposed Amount]
- Payment plan duration: [Insert Duration]
- Monthly payment amount: [Insert Proposed Monthly Payment]

I believe this compromise arrangement is a fair solution for both parties and allows me to fulfill my obligations while maintaining my financial stability. I appreciate your consideration of this request and look forward to your response.

Thank you for your understanding.

Sincerely,

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