

# Debt Repayment Modification Request

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 a modification to my current debt repayment plan. Due to [brief explanation of circumstances, e.g., unexpected financial hardships, medical expenses, job loss], I am struggling to maintain my current repayment schedule.

My account number is [insert account number], and I would like to propose the following modified terms: [insert proposed payment amounts and frequency]. I believe that these adjustments will enable me to continue making payments and avoid defaulting on my debt.

I appreciate your understanding in this matter, and I am open to discussing any other options that may be available. Please let me know if you need any further information or documentation regarding my situation.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]