

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[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 resolution regarding my outstanding debt with your organization, account number [Account Number]. Due to unforeseen circumstances, I am currently facing financial difficulties that have made it challenging for me to meet the repayment terms as agreed.

I kindly request your consideration for a potential debt resolution or a payment plan that aligns better with my current financial situation. I am committed to fulfilling my obligations and would appreciate the opportunity to discuss possible options.

Thank you for your understanding and support in this matter. I look forward to your prompt response.

Sincerely,

[Your Name]