

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Inquiry Regarding Debt Payment Modification

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to inquire about the possibility of modifying the payment terms of my current debt account with you.

Due to [briefly explain your financial situation, e.g., loss of income, unexpected expenses], I am finding it increasingly difficult to meet my current obligations. I am committed to repaying the debt and would appreciate any assistance you could provide in adjusting the payment terms.

I would like to discuss options such as a temporary payment reduction, an extended repayment period, or any hardship programs that may be available.

Please let me know a convenient time for us to discuss this matter. I look forward to your response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]