

Customized Debt Restructuring Plan

Date: [Insert Date]

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

[Recipient's Name]
[Recipient's Title]
[Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to propose a customized debt restructuring plan regarding my outstanding debts with [Creditor's Name/Company Name]. As I have encountered [briefly explain your financial situation], I believe that a restructuring of my payment terms would be mutually beneficial.

Proposed Debt Restructuring Plan

- Current Outstanding Balance: \$[Amount]
- Proposed Monthly Payment: \$[Amount]
- New Payment Term: [Duration]
- Interest Rate Adjustment: [if applicable]

Given my current circumstances, I am confident that this adjusted plan will enable me to meet my obligations while alleviating my financial strain. I kindly ask you to consider this proposal and would appreciate your feedback at your earliest convenience.

Thank you for your understanding and consideration. I look forward to your prompt response.

Sincerely,
[Your Name]