

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debtor's Name]

[Debtor's Address]

[City, State, Zip Code]

Subject: Payment Arrangement Proposal

Dear [Debtor's Name],

I hope this message finds you well. I am writing to discuss your outstanding balance of [amount owed], which is currently due. I understand that circumstances can sometimes make it difficult to meet financial obligations, and I would like to propose a payment arrangement that may be more manageable for you.

I propose the following payment plan:

- Total Amount Owed: [amount owed]
- Proposed Monthly Payment: [amount]
- Number of Installments: [number]
- First Payment Due Date: [date]

Please let me know if this proposal works for you or if there are adjustments you would like to discuss. I am committed to finding a solution that fits your financial situation.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Title / Position]

[Your Company Name]