

Request for Considerate Debt Repayment Terms

[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 letter finds you well. I am writing to discuss my current debt repayment situation regarding my account with you, account number [Account Number]. Due to [briefly explain your financial situation, e.g., unexpected medical expenses, job loss, etc.], I am finding it increasingly difficult to meet the original terms of our agreement.

In light of my circumstances, I would like to respectfully request a review of my repayment terms. I believe that a modified payment plan, such as [suggest a specific plan, e.g., a lower monthly payment, an extended payment period, etc.], would be more manageable under my current financial condition.

I appreciate your understanding and consideration of my situation. I am committed to resolving this debt and look forward to working together to reach a mutually beneficial arrangement. Thank you for your attention to this matter, and I hope to hear from you soon.

Sincerely,

[Your Name]