

Deferred Debt Payment Arrangement Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[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 formally request a deferred payment arrangement concerning my outstanding debt with your company. Due to [briefly explain your situation - e.g., financial hardship, medical expenses, unemployment], I am currently unable to meet my payment obligations as originally agreed.

In light of these circumstances, I kindly request that we arrange for a temporary deferment of my payments. I propose to [suggest a specific period or terms for the deferment if applicable]. During this time, I will make every effort to improve my financial situation and resume regular payments.

Thank you for considering my request. I value our relationship and am eager to find a solution that works for both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Sincerely,

[Your Name]