Letter of Inquiry for Adjustment of Repayment Terms

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [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 inquire about the possibility of adjusting the repayment terms for my account (Account Number: [Insert Account Number]). Due to [brief explanation of financial circumstances], I am finding it increasingly challenging to meet the current repayment schedule.

With this in mind, I would like to discuss potential options for modifying my repayment terms. I believe that adjusting the terms could allow me to manage my payments more effectively while ensuring that I fulfill my obligations.

I would appreciate the opportunity to speak with you at your earliest convenience to discuss this matter further. Thank you for considering my request. I look forward to your timely response.

Sincerely,

[Your Name]