Request for Goodwill Credit Extension

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Date]

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

Dear [Creditor's Name],

I hope this message finds you well. I am writing to request a goodwill extension on my current credit obligations due to unforeseen financial strains that have recently impacted my ability to meet payment deadlines.

Over the past few months, I have encountered [briefly explain your situation, e.g., unexpected medical bills, job loss, etc.], leading to a temporary setback in my financial situation. I have always valued my relationship with [Company Name] and am committed to fulfilling my obligations.

In light of this challenging circumstance, I kindly request a [specific duration, e.g., 30-day] extension on my upcoming payments. This additional time will allow me to stabilize my finances and ensure a seamless continuation of my payments.

Thank you for considering my request. I greatly appreciate your understanding and support during this time. Please feel free to contact me at [your phone number] or [your email address] if you require any further information.

Sincerely,

[Your Name]