Debt Restructuring Plan Inquiry

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

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

Dear [Lender's Name],

I hope this message finds you well. I am reaching out to discuss the possibility of a debt restructuring plan for my account [insert account number or loan reference], originally established on [insert date].

Due to [briefly explain the reason for your request, e.g., financial difficulties, job loss, etc.], I am finding it increasingly challenging to manage my current debt obligations. I would like to explore potential options that could include, but are not limited to, lower interest rates, extended repayment terms, or any available hardship programs.

I believe that with a revised agreement, I will be able to fulfill my repayment obligations more effectively, thus benefiting both parties involved.

Could you please provide me with information regarding the options available for restructuring my debt? I appreciate your attention to this matter and look forward to your response.

Thank you for your time and assistance.

Sincerely,
[Your Name]