

Debt Restructuring Appeal Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Debt Restructuring

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request a restructuring of my current credit card debt with your institution, account number [Your Account Number]. Due to [briefly explain your circumstances, e.g., job loss, medical issues], I am experiencing financial difficulties that make it challenging to meet my current repayment obligations.

I greatly appreciate the services you have provided and have been a loyal customer for [duration]. However, my financial situation has forced me to seek assistance. I would like to propose a restructuring plan that may include [suggest options, e.g., lower interest rates, extended payment terms, or a payment plan] to allow me to manage my payments more effectively.

My intention is to honor my debt obligations and restore my financial standing. I believe that with your support, I can navigate this challenging period and eventually return to a stable financial situation.

Thank you for considering my request. I look forward to your positive response and hope to resolve this matter amicably.

Sincerely,

[Your Name]