

Request for Debt Re-aging

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request a re-aging of my account [Account Number] which is currently past due. Due to [brief explanation of circumstances, e.g., financial hardship, medical issues], I have been unable to make my payments on time.

In light of my current situation, I kindly ask that you consider re-aging my account to reflect a more manageable repayment schedule. I am committed to settling my debt and would appreciate your assistance in this matter.

Thank you for your understanding and consideration. I look forward to your positive response.

Sincerely,

[Your Name]