Payment Arrangement Request

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss the outstanding balance of [insert amount] that is currently due on my account. Due to unforeseen circumstances, I am unable to pay the total amount at this time.

I would like to propose a payment arrangement to settle this debt. I am able to make monthly payments of [insert amount] starting on [insert date]. I believe this arrangement will allow me to fulfill my obligation while managing my current financial situation.

Please let me know if this arrangement is acceptable to you or if we can discuss other options that may work for both parties. I am committed to resolving this matter as quickly as possible and appreciate your understanding.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]