Debt Repayment Dispute Resolution

Date: [Insert Date]

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

Dear [Creditor's Name],

I am writing to discuss the outstanding debt of [insert amount] that I owe to you. Due to [brief explanation of situation], I am unable to make the payments as originally agreed.

To resolve this matter amicably, I propose the following repayment plan: [insert proposed repayment plan]. I believe this will allow me to satisfy my debt while also taking into consideration my current financial situation.

I appreciate your understanding and cooperation in this matter. Please let me know if you are open to discussing this proposal further. I look forward to your prompt response.

Thank you for your attention to this matter.

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