

Deferred Payment Agreement

Date: [Insert Date]

To: [Credit Card Company Name]

Address: [Credit Card Company Address]

Account Number: [Your Account Number]

Dear [Credit Card Company Contact/Department],

I hope this letter finds you well. I am writing to formally request a deferred payment agreement regarding my credit card debt associated with the account number mentioned above.

Due to [briefly explain your circumstances, e.g., job loss, medical expenses], I am currently facing challenges in meeting my payment obligations. Therefore, I would like to propose a temporary deferment of my payments for the next [insert duration, e.g., three months] beginning from [insert start date].

During this deferment period, I hope to secure my financial situation and subsequently resume my payments in full. I assure you that I am committed to fulfilling my obligations and wish to avoid any further complications.

Thank you for considering my request. I am looking forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] for any further information or discussion.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]