

Payment Restructuring Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Position]

[Company/Institution Name]

[Company Address]

[City, State, Zip Code]

Subject: Request for Payment Restructuring Framework

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request a restructuring of my payment terms to better align with my current financial situation. Due to [briefly explain your circumstances], I am finding it increasingly difficult to meet my current obligations.

To facilitate a more manageable repayment plan, I propose the following restructuring framework:

- Revised payment schedule: [Insert proposed schedule]
- Reduced interest rate: [Insert desired rate if applicable]
- Extended payment term: [Insert proposed duration]

These adjustments would greatly assist me in ensuring timely payments and help reinforce my commitment to fulfilling my obligations. I kindly ask you to consider my request and would appreciate the opportunity to discuss this matter further.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]