

Payment Restructuring Negotiation

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

[Date]

[Recipient's Name]
[Company's Name]
[Company's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss my current payment obligations related to [specific loan, account, or service]. Due to unexpected circumstances, including [briefly explain the circumstances, e.g., job loss, medical issues], I am finding it increasingly difficult to meet my current payment schedule.

In light of this situation, I would like to propose a restructuring of my payment plan. Specifically, I am requesting [details of the proposed restructuring, e.g., a temporary reduction in payments, extension of the repayment period, etc.]. I believe this adjustment will allow me to manage my financial obligations effectively while ensuring that I can continue to meet my commitments.

I appreciate your understanding and consideration of my request. I am hopeful we can reach an agreement that works for both parties. Please let me know a suitable time for us to discuss this further.

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

Sincerely,
[Your Name]