

Payment Restructuring Request for Improved Cash Flow Management

Date: [Insert Date]

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

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

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request a restructuring of my payment obligations for [specify the loan or account, e.g., "my current loan with account number XXXX"]. Due to unforeseen circumstances, my cash flow has been adversely affected, and I believe that a modification of the payment terms would be beneficial for both parties.

After reviewing my financial situation, I propose the following restructuring plan:

- Temporary reduction of monthly payments from [current amount] to [proposed amount].
- Extended repayment term from [current term] to [proposed term].
- Deferral of [any payments, if applicable] until [proposed date].

I believe that these modifications will enable me to maintain my commitments while improving my financial stability. I am committed to fulfilling my obligations and hope to resolve this matter amicably.

Thank you for considering my request. I would appreciate the opportunity to discuss this proposal further. Please feel free to contact me at your earliest convenience.

Sincerely,

[Your Name]