

Subject: Suggestion for Installment Adjustments

Dear [Recipient's Name],

I hope this message finds you well. I am writing to propose some adjustments to my current installment plan regarding [specific loan or payment subject]. Due to [briefly explain reason, e.g., changes in financial circumstances], I believe that modifying the terms could benefit both parties.

I suggest the following adjustments:

- Change the monthly payment amount to [new amount].
- Extend the payment duration to [new duration, e.g., 12 months, 24 months].
- Consider a temporary reduction in interest rates to [specific percentage].

I believe these changes will help me manage my payments more effectively while still honoring my commitment. I am hopeful for your understanding and support in this matter.

Please let me know a suitable time for us to discuss this further. Thank you for considering my suggestion.

Sincerely,

[Your Name]

[Your Contact Information]