

# Request for Reduced Payment Agreement

[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 formally request a reduced payment agreement for my account [Account Number] due to [brief reason for the request, e.g., financial hardship, temporary loss of income].

My current circumstances have made it challenging for me to meet my regular payment obligations. I am committed to fulfilling my financial responsibilities and believe a revised payment plan would allow me to continue making payments without further hardship.

Specifically, I would like to propose [specific terms of reduced payment, e.g., amount and duration]. I believe this adjustment will help me stay on track while gradually addressing my outstanding balance.

I appreciate your understanding and consideration of my request. I am hopeful we can work together to find a mutually beneficial solution. Please feel free to reach me at [your phone number] or [your email address] to discuss this matter further.

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

Sincerely,  
[Your Name]