

Debt Payment Adjustment Proposal

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current debt obligation under account number [Account Number] and propose an adjustment to the payment terms.

Due to [briefly explain your reason, e.g., unexpected financial circumstances], I am currently facing difficulties in meeting the existing payment schedule. I am committed to settling my debt and would like to propose a new payment plan that is more manageable.

Here is my proposed payment plan:

- New monthly payment amount: [Insert Amount]
- Proposed duration: [Insert Duration]
- Start date: [Insert Start Date]

I believe that this adjustment will allow me to fulfill my obligation while ensuring that I can meet my essential financial needs. I am eager to resolve this matter in a way that works for both of us.

Thank you for considering my proposal. I am looking forward to your positive response.

Best regards,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]