

Inquiry for Lower Debt Payment Options

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 inquire about the possibility of adjusting my current debt payment options. Due to [brief explanation of your situation, e.g., financial hardships, unexpected expenses], I am finding it increasingly difficult to meet my current payment obligations.

I would appreciate it if you could provide me with information on any lower payment options or alternative plans that might be available. My aim is to manage my debt responsibly while ensuring that I remain consistent with my payments.

Thank you for considering my request. I look forward to your prompt response and hope to work together towards a manageable solution.

Sincerely,

[Your Name]