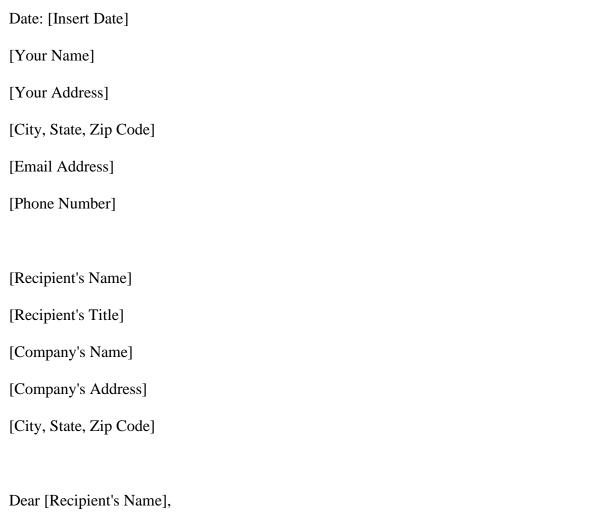
## **Proposal for Reduced Monthly Payments**



I hope this letter finds you well. I am writing to formally propose a reduction in my monthly payment obligations regarding my account [account number or other identifier] due to [briefly explain reason, e.g., financial hardship, unexpected expenses, etc.].

Due to the aforementioned reasons, I am experiencing difficulties in maintaining the current payment structure. Therefore, I would like to request a temporary adjustment to my monthly payments. I propose reducing my payments to [proposed amount] per month for [duration of the proposed adjustment].

I believe this adjustment will enable me to remain compliant with my obligations without defaulting on my account. I am committed to making timely payments and will reassess my financial situation regularly to determine when I might be able to return to the standard payment plan.

Thank you for considering my proposal. I look forward to your positive response. Please feel free to contact me at [your phone number] or [your email] to discuss this matter further.
Sincerely,
[Your Name]