

Compassionate Appeal Regarding Debt Repayment Terms

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current debt repayment terms associated with account number [Insert Account Number]. Due to [briefly explain your situation, e.g., a recent job loss, medical expenses, etc.], I am finding it increasingly difficult to meet my current repayment obligations.

I genuinely want to fulfill my debt obligations and maintain our positive relationship. However, I kindly request your understanding and support in modifying my repayment terms. I propose [suggest modified terms, e.g., a lower monthly payment or an extended repayment period] as a feasible way to continue addressing the debt without sacrificing my financial stability.

I appreciate your consideration of my situation and look forward to your response. Thank you for your understanding and support.

Sincerely,

[Your Name]