

# Repayment Negotiation Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Company]

[Company Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current repayment situation regarding account number [Your Account Number]. Due to [brief explanation of your circumstances], I am experiencing difficulties making the payments as originally agreed.

I value my relationship with your company and am committed to repaying the amount owed. Therefore, I would like to propose a revised repayment plan that better suits my current financial situation. Specifically, I am requesting [proposed payment terms, e.g., reduced payment amount, extension of payment terms, etc.].

I believe that this adjustment will enable me to make consistent payments while fulfilling my obligations to your company. I appreciate your understanding and consideration of my request.

Thank you for your attention to this matter. I am looking forward to your response and hope we can come to a mutually beneficial agreement.

Sincerely,

[Your Name]