

Utility Bill Debt Reduction Proposal

Date: [Insert Date]

To: [Utility Company Name]

Address: [Utility Company Address]

Account Number: [Your Account Number]

Dear [Utility Company Representative's Name],

I am writing to propose a debt reduction plan concerning my outstanding utility bill. Due to [briefly explain your situation, e.g., financial hardship, job loss], I am currently unable to pay the full amount owed, which is [insert total debt amount].

To resolve this issue, I kindly request that you consider the following repayment proposal:

- Reduce the total outstanding amount to [insert proposed new amount].
- Allow me to pay this amount in [insert number] installments over [insert time frame].

I believe this proposal is in the best interest of both parties and would help me avoid further financial distress while ensuring that I meet my obligations. I am committed to maintaining good standing with your company and hope we can reach a mutually beneficial agreement.

Thank you for considering my proposal. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Email Address]

[Your Phone Number]