

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Adjustment of Debt Settlement Timeframe

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request an adjustment to the timeframe for my debt settlement concerning account number [Your Account Number]. Due to unforeseen circumstances, I find myself unable to meet the original terms we agreed upon.

I deeply value our relationship and am committed to resolving my outstanding balance. Therefore, I would appreciate your consideration in extending the settlement period to [Proposed New Timeframe]. This adjustment will enable me to fulfill my obligation while maintaining my financial stability.

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

Sincerely,

[Your Name]