Debt Reduction Inquiry

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 am writing to inquire about the possibility of reducing my outstanding debt related to my appliance financing agreement, account number [Insert Account Number].

Due to [briefly explain your situation, e.g., financial hardship, loss of employment], I am struggling to meet my current payment obligations. I would like to explore potential options for debt reduction or alternate payment plans that could help ease my financial burden.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,
[Your Name]