

Response to Default Notice

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

Account Number: [Your Account Number]

Dear [Lender's Name],

I am writing in response to the default notice dated [Insert Date of Default Notice] regarding my appliance finance agreement. I understand the seriousness of this matter and appreciate your communication.

Due to [briefly explain reason for default, e.g., unexpected financial hardship], I have fallen behind on my payments. I am committed to resolving this situation and would like to propose [insert proposal for repayment or negotiation, e.g., a payment plan or request for a temporary deferment].

I kindly ask for your understanding and support during this challenging time. I am hopeful that we can find a mutually agreeable solution that allows me to continue with my obligations.

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

Sincerely,

[Your Full Name]

[Your Address]

[Your Phone Number]

[Your Email Address]