

Petition for Restructuring Credit Card Payment Timeline

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 or Customer Service Department],

I am writing to formally request a restructuring of my credit card payment timeline for my account, [Account Number]. Due to [briefly explain your situation, e.g., financial hardship, medical expenses, job loss], I am currently unable to meet my regular payment obligations.

I would appreciate your consideration in allowing me to extend my payment timeline or adjust my payment plan to better accommodate my current financial situation. I believe this adjustment will ultimately enable me to fulfill my obligations and avoid further financial complications.

Thank you for your attention to this matter. I look forward to your favorable consideration of my request. Please feel free to contact me at your earliest convenience to discuss this further.

Sincerely,

[Your Name]