

# Letter for Negotiation of Utility Debt Repayment Terms

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Utility Company Name]

[Utility Company Address]

[City, State, ZIP Code]

Dear [Utility Company Representative's Name],

I hope this letter finds you well. I am writing to discuss my current utility debt with [Utility Company Name] and to negotiate more manageable repayment terms.

Due to [briefly explain your situation, e.g., financial difficulties, job loss, etc.], I have been unable to keep up with my payments. My account number is [Account Number]. I appreciate the services provided by [Utility Company Name] and am committed to resolving this debt.

I would like to propose the following repayment plan: [Insert proposed repayment terms, e.g., monthly installments, reduced payment amount, etc.]. I believe this plan will allow me to fulfill my obligations while managing my current financial situation.

Thank you for considering my request. I am hopeful for a positive response and look forward to your reply. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require further information.

Sincerely,

[Your Name]