

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Utility Company Name]
[Billing Department Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Subject: Installment Plan Proposal for Outstanding Balance

Dear Billing Department,

I am writing to you regarding the outstanding balance of \$[Total Amount Owed] on my utility account. I am currently experiencing financial difficulties and am unable to pay the full amount in a single lump sum.

I value my service with [Utility Company Name] and wish to settle this debt in full. I would like to propose a formal installment plan to clear the arrears as follows:

- **Initial Down Payment:** \$[Amount] to be paid by [Date].
- **Monthly Installment Amount:** \$[Amount] per month.
- **Duration:** [Number of Months] months.
- **Payment Start Date:** [Date of first monthly payment].

I intend to make these payments in addition to my regular monthly usage charges. I request that while I am adhering to this payment schedule, you refrain from disconnecting my service and waive any further late fees or interest charges.

Please let me know if this proposal is acceptable or if there is a specific form I need to complete to finalize this arrangement. I look forward to your written confirmation.

Thank you for your time and understanding.

Sincerely,

[Your Signature]

[Your Printed Name]