[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Recipient Name]
[Recipient Title/Department]
[Creditor/Company Name]
[Address]
[City, State, Zip Code]

Subject: Repayment Plan via Post-Dated Checks for Account #[Account Number]

Dear [Recipient Name],

Following our recent discussion regarding my outstanding balance of $[Total Amount Owed], I am writing to formally propose a repayment plan. To ensure consistent and timely payments, I have enclosed [Number] post-dated checks to settle the debt in full.

The payment schedule is as follows:

- Check #[Check Number] | Date: [Date] | Amount: $[Amount]
- Check #[Check Number] | Date: [Date] | Amount: $[Amount]
- Check #[Check Number] | Date: [Date] | Amount: $[Amount]
- Check #[Check Number] | Date: [Date] | Amount: $[Amount]

By accepting these checks, it is understood that they will be deposited only on or after the dates written on each respective check. Please acknowledge receipt of these checks and confirm that this arrangement is acceptable as a resolution to the outstanding balance.

I appreciate your cooperation and flexibility in resolving this matter.

Sincerely,

[Your Signature]
[Your Printed Name]