

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

[Date]

[Name of Contact Person/Department]
[Lender/Creditor Name]
[Lender Address]
[City, State, Zip Code]

Re: Account Number [Your Account Number] - Request for Debt Restructuring

Dear [Name of Contact Person or Department],

I am writing to formally request a restructuring of my current debt payment plan for the above-referenced account. Due to [briefly state reason, e.g., unexpected medical expenses / job loss / economic hardship], I am currently unable to meet the original payment terms.

I am committed to fulfilling my financial obligations to [Lender Name] and would like to propose the following renegotiated payment plan:

- **Proposed Monthly Payment:** \$[Amount]
- **Start Date:** [Date]
- **Payment Frequency:** [e.g., Monthly/Bi-weekly]
- **Proposed Interest Rate:** [Requested % or "Existing Rate"]

I believe this revised schedule is sustainable given my current financial situation. I have attached [list any supporting documents, e.g., proof of income / budget sheet] for your review.

Please let me know if these terms are acceptable or if we can discuss a different arrangement that satisfies both parties. I look forward to receiving written confirmation of our agreement.

Thank you for your time and cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]