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

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Acknowledgment of Scaled Repayment Term Agreement

Dear [Borrower Name],

This letter serves as formal acknowledgment and confirmation of the recently agreed-upon scaled repayment terms for your account [Account/Loan Number].

As per our discussion, your repayment schedule has been restructured to increase incrementally over the duration of the term. Please review the details of the scaled plan below:

- **Total Balance:** $[Amount]
- **Initial Payment Amount:** $[Amount] (Effective Date: [Date])
- **Scaling Frequency:** [e.g., Every 6 months / Annually]
- **Incremental Increase:** $[Amount/Percentage]
- **Final Maturity Date:** [Date]

By signing below, you acknowledge that you understand the payment amounts will increase according to the schedule provided and that you agree to adhere to these terms to maintain your account in good standing.

Please sign and return a copy of this letter by [Deadline Date].

Sincerely,

[Your Name/Signature]
[Your Title]

Borrower Acknowledgment:

I, [Borrower Name], hereby accept and acknowledge the scaled repayment terms outlined above.

Signature: ______________________________ Date: ___________