

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

[Date]

[Recipient Name]
[Recipient Company Name]
[Address]
[City, State, Zip Code]

RE: Proposed Payment Plan for Account #[Account Number]

Dear [Recipient Name],

I am writing to discuss the outstanding balance of \$[Total Amount Owed] on my account. As you may be aware, [Your Business Name] is a seasonal business that generates the majority of its revenue during the months of [List Peak Months].

Due to the current off-season, our cash flow is temporarily restricted. However, we are committed to fulfilling our financial obligations. We would like to propose a seasonal payment plan that aligns with our peak revenue cycles:

- **Off-Season Period ([Month] to [Month]):** Monthly payments of \$[Lower Amount].
- **Peak Season Period ([Month] to [Month]):** Monthly payments of \$[Higher Amount] to settle the remaining balance.

Based on this schedule, we anticipate the full balance will be paid by [Date].

We value our relationship with [Recipient Company Name] and appreciate your understanding of our business model. Please let us know if this proposal is acceptable, or if we need to discuss alternative terms. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]