

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to request flexible payment arrangements regarding my account [Account Number or Reference]. Due to [briefly explain your situation, e.g., unexpected financial difficulties, medical expenses], I am currently facing challenges in maintaining my regular payment schedule. I value my relationship with [Company/Organization Name] and am committed to fulfilling my obligations.

I would like to propose [detail your proposed payment arrangement, e.g., smaller payments over a longer period, a temporary payment deferment, etc.], which I believe would allow me to manage my financial responsibilities better while maintaining my account in good standing. I appreciate your understanding and consideration of my request. Please let me know if you require any documentation or further information to process this request.

Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,
[Your Name]