

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

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to discuss my current situation regarding my outstanding bills with [Company Name]. Due to [briefly explain your situation, e.g., unexpected medical expenses, loss of income], I am having difficulty making my payments on time.

To ensure that I can meet my obligations, I would like to propose a payment arrangement that is manageable for my current financial situation. I am suggesting the following plan:

- Payment Amount: [Proposed amount]
- Frequency: [Weekly, bi-weekly, monthly]
- Duration: [Specify length of arrangement]

I value my relationship with [Company Name] and am committed to fulfilling my financial responsibilities. I believe this arrangement can help me get back on track while continuing to meet my obligations.

Thank you for considering my request. I hope we can work together to find a solution that works for both parties. Please feel free to reach me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Sincerely,
[Your Name]