[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] [Recipient's Name] [Company's Name] [Company's Address] [City, State, Zip Code] Dear [Recipient's Name], Subject: Request for Payment Arrangement I hope this letter finds you well. I am writing to request a payment arrangement for my account with [Company's Name], account number [Account Number]. Due to [brief explanation of your situation, e.g., financial hardship, unexpected expenses], I am currently unable to make my payments as scheduled. I would like to propose a payment arrangement that would allow me to fulfill my obligations without further financial strain. Specifically, I would like to suggest [proposed payment plan, e.g., smaller monthly installments, extended pay period, etc.]. I believe this arrangement will enable me to meet my obligations while also allowing me to regain my financial footing. I appreciate your understanding and consideration in this matter. Please let me know if this arrangement can be accommodated or if there are any alternatives we might explore. I am committed to resolving this situation and appreciate your support. Thank you for your attention to this request. I look forward to your response. Sincerely, [Your Signature (if sending a hard copy)] [Your Printed Name]