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

I hope this message finds you well. I am writing to discuss the payment terms outlined in our existing agreement for [specific goods/services]. After careful consideration, we believe that adjusting the payment terms could enhance our collaboration and ensure smoother transactions moving forward.

We propose the following adjustments to the payment terms:

- 1. [Proposed Change #1: Description and rationale]
- 2. [Proposed Change #2: Description and rationale]
- 3. [Proposed Change #3: Description and rationale]

We believe these adjustments will benefit both parties by [explain benefits]. We are open to discussing these proposals further and would appreciate your feedback on this matter.

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

Best regards,
[Your Signature (if sending a hard copy)]
[Your Printed Name]
[Your Position]
[Your Company]