

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

TD Bank
[Bank Address]
[City, State, Zip Code]

Subject: Request for Payment Arrangement

Dear [Loan Officer's Name or Customer Service],
I hope this letter finds you well. I am writing to discuss my current financial situation and to request a payment arrangement for my account ([Your Account Number]).

Due to [brief explanation of your situation, e.g., job loss, medical emergency], I have been unable to meet my payment obligations. I value my relationship with TD Bank and wish to resolve my account status amicably. I propose a temporary payment arrangement of [suggest your proposed payment amount] until [proposed end date]. I believe this arrangement will enable me to fulfill my obligations while I work to improve my situation.

I appreciate your understanding and assistance in this matter. I am hopeful for a positive response and am willing to discuss alternatives if necessary.

Thank you for your time.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]