

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

Vystar Financial Services

[Company Address]  
[City, State, Zip Code]

Subject: Request for Payment Arrangement

Dear Vystar Financial Services Team,

I am writing to formally request a payment arrangement for my account, [Your Account Number]. Due to [brief explanation of your circumstances, e.g., financial difficulties, unexpected expenses], I am unable to meet my current payment obligations.

I would like to propose the following payment plan:

- Amount of payment: [Proposed amount]
- Frequency of payments: [Weekly, bi-weekly, monthly]
- Duration of the arrangement: [Proposed duration]

I believe this arrangement will help me manage my finances more effectively while ensuring that my obligations to Vystar are met. I am committed to resolving this matter and would appreciate your understanding and cooperation.

Please let me know if the proposed terms are acceptable or if there are alternative options available. I can be reached at [Your Phone Number] or [Your Email Address] for any further discussion.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]