

Re: Account Number _____

Bill Date: _____

To Whom It May Concern:

I write to inform you that I am unable to pay the \$_____ sought in the bill above. Although I am unable to currently pay the amount owed, I am not seeking to escape my obligations for the _____ I received on _____. Instead, I would like to arrive at an alternative payment plan that both of us can agree to.

Paying the amount owed is not possible given my current financial situation. My current household monthly household income is \$_____ and my current expenses are \$_____.

_____.

I propose the following modification:

_____.

If this is amenable, or if you would be willing to discuss other alternative terms, please contact me at your earlier convenience.

Thank you for your consideration.

Sincerely,

(Name)