

[Date]

[Name]

[Street Address]

[City, State, Zip]

Dear _____:

I am temporarily out of work because of layoff and my income has been cut severely. I'm asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments.

I am proposing to pay \$_____ to you for a temporary period instead of the regular payment of \$_____. This is the fairest thing I can do under the circumstances. When I return to work, I will contact you to work out another plan to catch up on my payments.

Thank you for understanding.

Sincerely,

(signature here)

[Phone number]

[E-mail address]

[Account Number]