Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address: Name Address Line 1 Address Line 2 City, State Zip Code

Date

Name Company Address Line City, State Zip Code

:

Re: Agreement to Extend Debt Payment

Dear

After much consideration, we at MHM Financing have agreed to grant your request to extend the payment on the above referenced debt. MHM Financing has taken into consideration your untimely circumstances left you both jobless. Our decision to grant this extension was based upon your superb financial behavior in the past. If it were not for this, we would not have been able to grant you this extension and would have been forced to put your account into delinquency. However, regardless of circumstances, we can only grant you this one extension.

If you have any questions, please feel free to contact us. We do apologize for the inconveniences that life has served you and wish you the best of luck.

Sincerely,

NAME