

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

[Date]

[Attorney Name or Law Firm Name]
[Firm Address]
[City, State, Zip Code]

RE: Debt Mitigation and Structured Repayment Proposal - Account #[Your Case/Account Number]

Dear [Name of Attorney or Billing Manager],

I am writing to discuss the outstanding balance of \$[Total Amount Owed] currently owed for legal services provided. I value the representation your firm has provided; however, due to [briefly state reason, e.g., unexpected financial hardship/change in circumstances], I am currently unable to pay the balance in full as a single lump sum.

I am committed to resolving this debt and would like to propose the following structured repayment plan for your consideration:

- **Proposed Reduced Total:** I request a one-time reduction of the total balance to \$[Proposed Reduced Amount] to reflect my current financial capacity.
- **Down Payment:** I can make an immediate good-faith payment of \$[Amount] by [Date].
- **Installment Payments:** I propose to pay the remaining balance in monthly installments of \$[Monthly Amount] starting on [Start Date].
- **Duration:** These payments will continue for [Number] months until the agreed amount is paid in full.

I request that while I am making these regular payments, the firm agrees to waive any further interest accrual or late fees.

Please let me know if this proposal is acceptable or if there is a different structure that would work for your firm. I am eager to reach an amicable agreement. Once we agree on the terms, I would appreciate a written confirmation for my records.

Thank you for your time and professional consideration.

Sincerely,

[Your Signature]

[Your Printed Name]