Sender’s Name

Address

City, State, Zip Code

Date

Creditor

Address

City, State, Zip Code

**Reference: Temporary Financial Difficulties**

Dear Creditor:

Due to temporary financial difficulties, I will not be able to bring my account #0000000000 current at this time. However, I have enclosed a good faith payment of $20.00 on my account. I regret this temporary problem and will resume regular payments in the near future. Please contact me with any questions at (999)999-9999.

Regards,

Your Name