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Hey [REDACTED]

I sincerely apologize for the delay in repaying the \$45,000, along with the accrued interest, that I owe you. Unfortunately, due to unforeseen financial challenges, I have been unable to meet the repayment timeline as originally planned and subsequent deadlines since then.

Please know that I take full responsibility for this delay and deeply regret any inconvenience it has caused you and your family. I am definitely committed to repaying the full amount and would like to propose a new repayment plan. I can begin making instalment payments of \$10,000 per month starting September 30th 2024, with the aim of clearing the debt by January 1st, 2025 in full with full interest.

I am open to discussing this further to ensure it aligns with your expectations. Thank you for your patience and understanding, and I am committed to resolving this matter as soon as possible.

Sincerely,
Ashiq Rahman