

Debt Settlement Agreement Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request a debt settlement agreement regarding my account with the account number [insert account number]. Due to [briefly explain your financial situation, e.g., job loss, medical expenses], I am currently unable to meet the full payment obligations.

After reviewing my financial situation, I would like to propose a settlement of [insert amount you can pay] which I believe is a fair resolution for both parties. I am hopeful that we can come to an agreement that helps me get back on track with my finances while allowing you to recover a portion of the debt.

Please let me know if you are open to discussing this offer. I can be reached at [your phone number] or [your email]. I appreciate your consideration and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]