

Debt Settlement Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to propose a settlement regarding my credit card debt account number [Insert Account Number]. Due to unforeseen circumstances, I have encountered financial difficulties that have made it challenging to maintain my current payment obligations.

After careful consideration of my financial situation, I would like to propose settling my debt for [Insert Proposed Amount] as a full and final settlement. I believe this is a fair and reasonable offer, given my current financial state.

If you accept this proposal, I kindly request a written confirmation of the agreement, which will allow me to proceed with the payment. I am hopeful that we can reach an agreement that works for both parties.

Thank you for considering my proposal. I look forward to your prompt response.

Sincerely,

[Your Name]