

# Debt Settlement Inquiry Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally inquire about the possibility of negotiating a debt settlement for my account with the reference number [Account Number]. Due to [brief explanation of financial hardship], I am seeking to reach an agreement that would allow me to settle my account on more manageable terms.

Based on my current financial situation, I would like to propose a settlement amount of [Proposed Amount] to resolve this debt. I believe this amount is fair given my circumstances and would allow me to fulfill my obligation while preventing further financial distress.

Please let me know if you are open to discussing this proposal. I am hopeful we can reach an agreement that is mutually beneficial. I appreciate your consideration and look forward to your prompt response.

Thank you for your time.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]