

# Proposal for Settling Delinquent Credit Account

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to propose a settlement for my delinquent credit account with your company. My account number is [Account Number]. Due to [brief explanation of circumstances leading to delinquency], I am unable to fulfill the original payment agreement.

In an effort to resolve this matter amicably, I propose to settle my account for [Proposed Settlement Amount] as a full settlement. I believe this amount is reasonable given my current financial situation and would allow me to regain my financial stability.

I hope to reach an agreement that is mutually beneficial and appreciate your consideration of my proposal. Please let me know if you require any further documentation or information to facilitate this process.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]