

# Request for Credit Card Debt Settlement Consideration

[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 request consideration for a debt settlement on my credit card account, number [Your Credit Card Number]. Due to unforeseen circumstances, including [briefly explain your hardship, e.g., job loss, medical expenses], I am experiencing financial difficulty.

Given my current situation, I am unable to meet my monthly payment obligations. I would appreciate your understanding and ask that you consider a reduced settlement amount to resolve this debt.

I am prepared to make a lump-sum payment of [Proposed Settlement Amount] if you are willing to settle the account.

Thank you for considering my request. I hope to work together towards a solution that is beneficial for both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this further.

Sincerely,

[Your Name]