

Debt Settlement Negotiation Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to propose a debt settlement regarding my account with you, account number [Account Number]. Due to [brief explanation of financial hardship], I am currently unable to meet the financial obligations of the full debt amount.

In light of my financial situation, I would like to offer a settlement of [Proposed Amount] as a total payment to resolve this debt. I believe this amount is reasonable, given my current circumstances, and I hope we can come to an agreement that satisfies both parties.

Your consideration of my proposal would greatly alleviate my financial burden. I am eager to resolve this matter promptly and would appreciate your response at your earliest convenience.

Thank you for your understanding.

Sincerely,

[Your Name]