

# Debt Negotiation Request

[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 discuss my current debt situation with your company regarding account number [Account Number]. Due to [briefly explain your circumstances, e.g., loss of income, medical expenses], I am experiencing financial difficulties and am unable to make my scheduled payments.

To avoid further complications, I would like to propose a negotiation for a payment plan that works for both of us. I believe that by [provide your proposed plan, e.g., reducing the interest rate, settling for a lower amount], I can ensure consistent payments moving forward.

Please consider my request and let me know a suitable time for us to discuss this further. I appreciate your understanding and look forward to your response.

Thank you for your time.

Sincerely,

[Your Name]