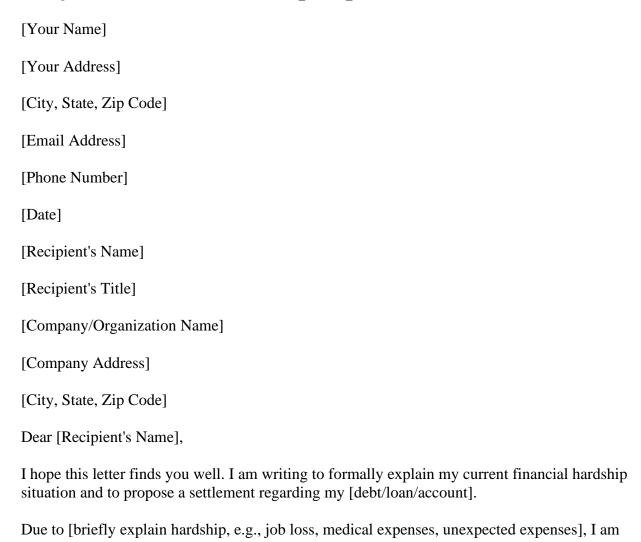
Subject: Financial Hardship Explanation for Settlement



facing significant financial difficulties that have made it challenging for me to meet my financial obligations. My income has been [explain your financial situation, including changes in income or expenses].

Given these circumstances, I am unable to continue making the scheduled payments and would like to propose a settlement amount of [proposed amount] to resolve this matter. I believe this is a reasonable offer based on my current ability to pay.

I appreciate your understanding in this difficult time and look forward to working together towards a resolution. Please let me know if you require any further information or documentation regarding my financial situation.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]