

# Request for Debt Negotiation

[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 hope this message finds you well. I am writing to formally request a negotiation regarding my debt account, number [Account Number]. Due to [briefly explain your financial hardship, e.g., loss of job, medical expenses], I am currently unable to meet the original terms of repayment.

In light of my situation, I would like to propose a modified plan that would allow me to gradually repay the debt. I am suggesting [propose new terms, e.g., reduced payments for a specified period, a one-time settlement amount, etc.]. I believe that this would be beneficial for both parties as it will allow me to fulfill my obligation while alleviating my financial burden.

Please let me know if we can discuss this matter further. I am hopeful we can reach an agreement that suits us both.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]