Debt Settlement Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current financial situation regarding the debt I owe to your company, account number [Insert Account Number]. Due to unforeseen circumstances, I have encountered difficulties in meeting my financial obligations.

In light of this, I would like to propose a settlement for the amount owed. After careful consideration of my financial situation, I am able to offer a one-time payment of [Insert Settlement Amount] as full settlement of the outstanding balance. I believe this offer is fair, given my current inability to pay the full amount owed.

I kindly request that you consider this offer and respond at your earliest convenience. If accepted, I would appreciate a written confirmation that the settlement will satisfy the debt and that no further collection efforts will be pursued.

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

Sincerely,

[Your Name]