

Debt Compromise Request Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[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 outstanding debt with your organization regarding account number [Insert Account Number]. Due to [briefly explain your situation, such as job loss, medical issues, etc.], I am currently facing financial difficulties that make it challenging for me to meet my payment obligations.

In an effort to resolve this matter, I would like to propose a collaborative debt compromise. I am seeking a reduced settlement amount of [insert amount] to resolve the debt in full. I believe this compromise is beneficial for both parties, as it allows me to settle the debt while minimizing your loss.

I am committed to working with you to find a solution that meets our mutual interests. I kindly request your consideration of my offer and hope to discuss this matter further. Please feel free to reach me at [insert phone number] or [insert email] at your earliest convenience.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,

[Your Name]