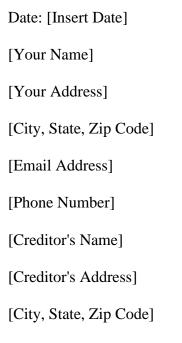
Cooperative Debt Settlement Arrangement



Subject: Cooperative Debt Settlement Arrangement

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally propose a cooperative debt settlement arrangement regarding my account with you, with account number [Insert Account Number]. Due to [briefly explain the circumstances leading to financial difficulty], I am currently unable to meet the original terms of the debt.

In order to resolve this matter amicably, I would like to propose the following settlement terms:

- Total debt amount: [Insert Total Debt]
- Proposed settlement amount: [Insert Settlement Amount]
- Proposed payment plan: [Insert Payment Plan Details]

I believe that this proposal is in the best interest of both parties and would appreciate your cooperation in resolving this matter swiftly. Please let me know if you agree to these terms or if there are adjustments you would suggest.

Thank you for you	r attention to	o this matter	I look forward	to your prompt re	sponse
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Sincerely,

[Your Name]