

Overdue Debt Negotiation Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to address my current outstanding balance of [insert amount] with your company, account number [insert account number]. Due to [brief explanation of circumstances, e.g., unforeseen financial difficulties], I have been unable to meet my payment obligations.

In light of my situation, I would like to propose a negotiation of my debt. I believe that we can reach an agreement that is reasonable for both parties. I am prepared to offer [insert proposed terms, e.g., a lump-sum payment, a payment plan, or a reduction in the total amount owed].

I sincerely wish to resolve this matter amicably and look forward to your understanding and cooperation in this negotiation process. Please feel free to contact me at your earliest convenience to discuss this further.

Thank you for your attention to this matter.

Sincerely,
[Your Signature (if sending a hard copy)]
[Your Printed Name]