## **Cyber Debt Settlement Proposal**

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to propose a settlement for the debt I owe in relation to my account number [Insert Account Number]. Due to unforeseen circumstances, I have found it challenging to meet my financial obligations, and I would like to proactively resolve this matter.

After careful consideration of my current financial situation, I propose a settlement amount of [Insert Settlement Amount] to be paid by [Insert Payment Date]. I believe this proposal is fair and would allow both parties to reach an amicable resolution.

I am committed to resolving this matter and would appreciate your understanding and cooperation. Please let me know if you are open to discussing this proposal further. I look forward to your prompt response.

Sincerely,

[Your Name]