

Debt Negotiation Resolution 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],

Subject: Resolution to Debt Negotiation

I hope this letter finds you well. I am writing to formally propose a resolution regarding my outstanding debt with your company, account number [Account Number]. Due to [brief explanation of financial hardships], I have been unable to meet the agreed-upon payment terms.

To move forward, I would like to propose the following payment plan:

- Total Amount Owed: [Amount]
- Proposed Settlement Amount: [Amount]
- Proposed Payment Schedule: [Detail the payment schedule]

I believe that this proposal is mutually beneficial and allows me to resolve this debt in a timely manner. I kindly request your understanding and consideration in this matter.

Please feel free to contact me at your earliest convenience to discuss this proposal further. Thank you for your attention to this matter.

Sincerely,

[Your Name]