

# Creditor Negotiation Support Offer

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 formally request your support in negotiating my outstanding debt of [insert amount]. Due to [brief explanation of circumstances], I am facing financial challenges that make it difficult for me to meet the current terms of my obligation.

I believe that a mutual agreement can be reached to adjust the payment terms and avoid further complications. I am committed to settling my account and would appreciate your consideration of the following proposals:

- A reduction in the total debt amount
- A revised payment plan with lower monthly payments
- A temporary suspension of payments for [insert duration]

I value our relationship and hope to work together to find a solution that benefits both parties. Please feel free to contact me at your earliest convenience so we can discuss this matter further.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]