

# Debt Negotiation Summary

Date: [Insert Date]

To: [Creditor's Name]

From: [Your Name]

Subject: Summary of Debt Negotiation

## Introduction

This letter serves as a summary of the debt negotiation process between [Your Name] and [Creditor's Name] regarding the outstanding account number [Account Number].

## Debt Details

- Original Amount: \$[Original Amount]
- Current Balance: \$[Current Balance]
- Payment Terms Offered: \$[Proposed Payment Amount] per month for [Number of Months]
- Total Amount to be Repaid: \$[Total Repayment Amount]

## Negotiation Highlights

During the negotiation session held on [Negotiation Date], the following points were discussed:

1. Verification of Account Details
2. Discussion of Financial Hardship
3. Agreement on Payment Plan
4. Future Communication Procedures

## Conclusion

We appreciate your understanding and flexibility during this negotiation process. We believe the agreed terms will allow for successful repayment and restore our financial standing. Please confirm your acceptance of this summary.

## Contact Information

If you have any questions or require further discussion, please do not hesitate to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]