

Debt Negotiation Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Collection Agency Name]

[Collection Agency Address]

[City, State, Zip Code]

Dear [Collection Agency Contact],

I am writing to formally request a negotiation regarding my outstanding debt associated with account number [Insert Account Number]. Due to unforeseen financial circumstances, I am currently unable to meet the original obligations.

In light of my current situation, I would like to propose a payment plan of [insert proposed payment amount] over [insert proposed duration]. I believe this will allow me to fulfill my obligation while also resolving this matter amicably.

Please let me know what options may be available for negotiation. I am committed to resolving this situation and appreciate your understanding and cooperation.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]