

Debt Settlement Submission Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally propose a debt settlement regarding my account ([Account Number]). Due to unexpected circumstances including [briefly explain reason, e.g., job loss, illness], I have encountered significant financial difficulties.

In an effort to resolve this matter, I kindly request your consideration of a settlement amount of [insert proposed amount], which I believe is a fair and reasonable figure given my current financial situation. I am committed to ensuring this debt is settled and wish to arrive at a resolution that is mutually beneficial.

Please find attached my financial documents which detail my current financial status. I appreciate your understanding and consideration in these challenging times.

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

Sincerely,

[Your Name]