

# Debt Settlement Discussion

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],

I am writing to discuss my current credit card account ([Account Number]) with [Creditor's Company]. Due to unforeseen circumstances, I am finding it increasingly difficult to meet my repayment obligations.

I would like to propose a debt settlement agreement that would allow me to resolve my outstanding balance in a manner that is mutually beneficial. I am currently facing financial hardship and have outlined a potential repayment plan: [Insert proposed settlement terms].

I appreciate your consideration of my situation and hope we can reach an agreement that works for both parties. Please contact me at your earliest convenience to discuss this proposal further.

Thank you for your understanding.

Sincerely,

[Your Name]