

Debt Negotiation Proposal

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 financial situation and propose a negotiation regarding the outstanding debt I owe to your organization. Due to [brief explanation of financial hardship], I am unable to fulfill the original agreement of repayment.

To ensure that I can meet my obligations, I would like to propose the following: [insert proposed terms for repayment, such as a lower payment amount, extended payment timeline, or settlement amount].

I believe that this proposal will allow me to repay my debt while still managing my financial responsibilities. I genuinely appreciate your consideration of my situation and look forward to your understanding and support.

Thank you for your time, and I am hopeful we can reach a mutually agreeable solution. I am available at your convenience for a discussion.

Sincerely,

[Your Name]