

Debt Settlement Request Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 discuss my current financial situation and propose a mutually beneficial settlement regarding my outstanding debt with [Creditor's Company Name], account number [Account Number].

Due to unforeseen circumstances, I have faced financial difficulties that have made it challenging for me to meet my repayment obligations. I value my relationship with your company and am eager to resolve this matter amicably.

After careful consideration of my financial capabilities, I would like to propose a settlement of [Proposed Settlement Amount] as a full and final payment for my debt. I believe this arrangement will allow me to close this account and relieve some of my financial burdens while also ensuring you receive some recovery.

I appreciate your attention to this matter and am hopeful we can reach a positive resolution. Please feel free to contact me at your earliest convenience to discuss this proposal further. Thank you for your understanding and consideration.

Sincerely,

[Your Name]