

Debt Re-age Negotiation Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Request for Debt Re-age

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally request a re-age of my account #[Account Number] with you due to [brief explanation of circumstances, e.g., financial hardship, job loss, etc.].

Despite my efforts to manage my debts responsibly, I have encountered unforeseen challenges that have impacted my ability to maintain timely payments. I have been a loyal customer and have consistently communicated my circumstances along the way.

I believe that re-aging my account would provide me with the opportunity to start fresh and meet my obligations. I kindly ask for your understanding and support in this matter. If possible, I would appreciate your consideration of a new repayment plan or restructuring of the account.

Thank you for your attention to this matter. I am hopeful for a positive response and would greatly appreciate any assistance you can provide.

Sincerely,

[Your Name]