

Charge-Off Account 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: Negotiation of Charge-Off Account - [Account Number]

Dear [Creditor's Name],

I am writing to discuss the charge-off resulting from my account (Account Number: [Account Number]) with your company. Due to unforeseen circumstances, I faced financial hardship, which led to the current status of the account.

While I acknowledge the debt, I kindly request your consideration in negotiating a settlement amount. I am eager to resolve this matter and eliminate the negative impact on my credit report. I propose a settlement of [Proposed Amount] as a full resolution to this debt.

I appreciate your understanding and look forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your time and consideration.

Sincerely,

[Your Name]