

Charge-Off Account Settlement Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Settlement Request for Charge-Off Account - [Account Number]

Dear [Creditor's Name or Collections Department],

I am writing to discuss my account with the number [Account Number], which has been charged off as of [Charge-Off Date]. I understand that this account is currently in a charged-off status and would like to propose a settlement to resolve this debt.

Due to [briefly explain your financial situation or any relevant hardship], I am unable to pay the full amount owed. However, I am in a position to offer a settlement of [Proposed Settlement Amount], which I believe is a fair resolution for both parties.

If you accept this settlement, I kindly request that you provide written confirmation agreeing to the terms outlined below:

- Acceptance of the proposed settlement amount of [Proposed Settlement Amount].
- A request to update my credit report to reflect the settled status of this account.
- A written agreement that this settlement will resolve the entire debt associated with this account.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further. I hope we can come to a resolution that is beneficial for both parties.

Thank you for your consideration.

Sincerely,

[Your Name]