Debt Relief Offer

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 hope this message finds you well. I am writing to formally propose a debt relief offer regarding my account number [Insert Account Number]. Due to [brief explanation of financial hardship], I am currently facing challenges in meeting my financial obligations.

In light of my situation, I would like to propose the following terms for debt relief:

- Total amount of debt: [Insert Amount]
- Proposed settlement amount: [Insert Proposed Amount]
- Payment plan: [Insert Details of Payment Plan]
- Final settlement date: [Insert Date]

I believe this proposal is a fair resolution for both parties given my current circumstances. I am hopeful that you will consider this offer seriously and would greatly appreciate your understanding and support.

Thank you for your time and consideration. I look forward to your response.

Sincerely,

[Your Name]