

Debt Settlement Request Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company Name],

I am writing to formally request a settlement on my credit card account with the number [Insert Account Number]. Due to [briefly explain your financial hardship, e.g., loss of income, medical expenses], I find myself in a position where I am unable to make the minimum payments on my account.

After reviewing my financial situation, I would like to propose a settlement of [insert settlement amount] as full payment of my outstanding balance. I believe this is a fair offer given my current financial circumstances and my commitment to resolving this debt.

I kindly ask for your consideration of this request and look forward to a prompt response. I hope we can come to a mutually beneficial agreement, as it is my intention to resolve this matter amicably.

Thank you for your attention to this important matter.

Sincerely,

[Your Name]