

Letter for Credit Card Loan Consolidation Negotiation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current credit card loans with [Lender's Name or Company] and explore the possibility of consolidating them into a single loan with more favorable terms.

As you may be aware, I have been a customer since [Insert Year], and I appreciate the support you have provided. However, due to [briefly explain reason such as change in financial circumstances], managing multiple credit card payments has become challenging for me. I believe that consolidating my loans could allow me to manage my finances more effectively.

I would like to propose the following terms for consideration:

- Consolidation of my outstanding credit card balances totaling [Insert Amount].
- A fixed interest rate of [Insert Rate]%.
- A repayment period of [Insert Duration].

I am open to discussing this further and exploring any other options that may be available to ease my financial burden. I would appreciate the opportunity to meet or speak with you at your earliest convenience.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]