Estate Loan Settlement Negotiation Request

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name] [Lender's Address] [City, State, ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. My name is [Your Name], and I am writing to formally request a negotiation regarding the loan settlement for the estate of [Deceased's Name], who passed on [Date of Passing]. As the executor/administrator of the estate, I am seeking to resolve the outstanding loan in a fair and amicable manner.

Due to [explain any financial difficulties, if applicable], I believe that a settlement agreement would be in the best interest of all parties involved. I would like to propose [briefly outline your proposed settlement terms], which I believe would allow us to resolve the outstanding debt while also taking the current financial situation into consideration.

I am hopeful that we can come to a mutually beneficial agreement and would appreciate the opportunity to discuss this matter in further detail. Please feel free to contact me at your convenience to set up a meeting or to discuss this over the phone.

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

Sincerely,
[Your Name]
[Your Title, e.g., Executor of the Estate]
[Your Signature if sending a hard copy]