

# Debt Settlement Negotiation Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current debt situation with you regarding account number [Account Number]. Due to [briefly explain your situation], I am facing financial difficulties and am unable to meet my payment obligations as originally agreed.

In light of these circumstances, I would like to propose a debt settlement negotiation. I am willing to offer a lump-sum payment of [Proposed Amount] to settle this account, which I believe will be beneficial for both parties given the circumstances.

I appreciate your understanding and consideration of my proposal. I am hopeful that we can reach a mutually agreeable solution. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]