

Credit Card Debt Renegotiation Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company],

I am writing to request a renegotiation of my current credit card debt with your institution. My account number is [Account Number]. Due to [explain your situation, e.g., loss of income, medical emergencies], I am facing difficulties in making my monthly payments.

In light of my circumstances, I am seeking to discuss options that may include a lower interest rate, a reduced monthly payment, or a temporary hardship plan. I am committed to repaying my debt and believe that adjusting the terms of my account could help facilitate this process.

I appreciate your understanding and support in this matter. I look forward to discussing this with you at your earliest convenience. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your time and assistance.

Sincerely,

[Your Name]