Debt Resolution 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 formally request a review of my current debt obligation with your organization, account number [Account Number]. Due to [brief explanation of financial circumstances, e.g., loss of job, medical expenses], I am currently facing difficulties in meeting my payment obligations.

In light of these circumstances, I kindly ask if you would consider negotiating a lower debt resolution. I believe that a mutually beneficial agreement can be attained, allowing me to settle my debt while ensuring your organization receives payment.

I am willing to discuss potential payment plans or settlements that could facilitate this process, and I appreciate your understanding and consideration during this challenging time.

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

Sincerely,

[Your Name]