

# Credit Card Balance Negotiation Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

To:

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current credit card balance with account number [Insert Account Number]. Due to unforeseen circumstances, I am facing difficulties in managing my financial obligations.

I would like to propose a negotiation regarding my outstanding balance. I am committed to fulfilling my debt responsibly and would appreciate your consideration for a reduced balance or a payment plan that would make it more manageable for me.

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

Sincerely,

[Your Name]