

Debt Settlement Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

Re: Account Number [Insert Account Number]

I am writing to propose a settlement for my credit card debt with your company. Due to unforeseen financial difficulties, I have been unable to meet my payment obligations, and I am seeking a mutually beneficial resolution.

After reviewing my financial situation, I can offer a lump-sum payment of [Insert Amount] as a settlement to resolve this debt. I believe this is a fair offer considering my current circumstances, and it allows you to recover a portion of the owed amount promptly.

If you agree to this proposal, I request that you provide a written confirmation outlining the settled amount and stating that this debt will be considered paid in full upon receipt of the agreed-upon sum.

I appreciate your consideration of my proposal, and I hope we can reach an agreement that is beneficial for both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Sincerely,

[Your Name]