

Charge-Off Negotiation 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],

I hope this letter finds you well. I am writing to discuss my credit card account [Account Number], which has been charged off. I fully acknowledge my responsibility to repay the outstanding debt, and I would like to propose a negotiation to settle this matter amicably.

Due to unforeseen circumstances, I have been unable to meet my financial obligations, but I am committed to resolving this debt. I would like to propose a settlement of [Proposed Amount] as a full payment for this charge-off. I believe this proposal is mutually beneficial, as it will allow me to clear this debt and improve my financial standing.

I kindly request your consideration of this proposal and look forward to discussing the possibility of settling this debt. Please feel free to contact me at your earliest convenience to discuss this further.

Thank you for your time and understanding.

Sincerely,

[Your Name]