

Charge-Off Negotiation Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to discuss my current mortgage account, [Account Number], which has been charged off. Due to unforeseen circumstances, I have faced financial hardships that made it impossible for me to keep up with my mortgage payments.

I would like to propose a negotiation to settle this charge-off for a reduced amount. I am willing to pay [Proposed Settlement Amount] in a lump sum to resolve this matter and free myself from this obligation. I believe that this would be a mutually beneficial solution considering my current financial situation.

Please let me know if you are open to this proposal or if there are any alternative solutions we can discuss. I appreciate your understanding and look forward to your prompt response.

Thank you for your time.

Sincerely,

[Your Name]