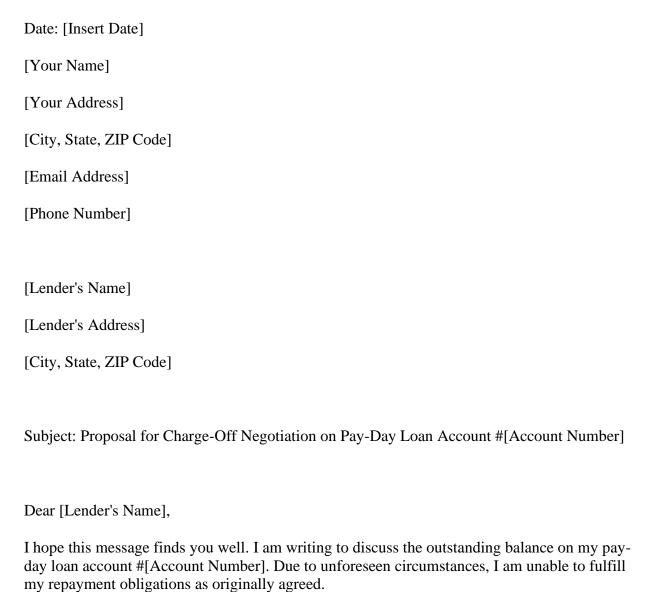
Charge-Off Negotiation Proposal



After reviewing my financial situation, I would like to propose a negotiation regarding the charge-off of my account. I am requesting a settlement of [Proposed Amount], and I believe this is a fair offer considering my current financial circumstances.

I appreciate your understanding and willingness to work with me during this difficult time. Please let me know if you are open to discussing this proposal further.

Thank you for your consideration.

Sincerely,

[Your Name]