

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]

Subject: Proposal for Charge-Off Negotiation on Pay-Day Loan Account #[Account Number]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the outstanding balance on my pay-day loan account #[Account Number]. Due to unforeseen circumstances, I am unable to fulfill my repayment obligations as originally agreed.

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]