

Charge-Off Negotiation Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Utility Company Name]

[Utility Company Address]

[City, State, Zip Code]

Dear [Utility Company Representative's Name],

I am writing to propose a negotiation regarding the outstanding balance on my utility account, referenced as account number [Your Account Number]. Due to [brief explanation of your situation, e.g., unforeseen financial circumstances, job loss, etc.], I have been unable to keep up with my payments.

As of today, my balance stands at [Outstanding Amount], which I understand has been charged off. I am seeking a way to settle this balance in a manner that is feasible for me while also allowing you to recover some of the owed amount.

I propose to make a one-time payment of [Proposed Payment Amount] as a settlement to resolve this charge-off. I believe this offer is in both our best interests, allowing me to move forward financially and enabling your company to close this account.

I appreciate your consideration of this proposal and look forward to your response. Please feel free to contact me at [Your Phone Number] or [Your Email] to discuss this matter further.

Thank you for your attention and understanding.

Sincerely,

[Your Name]