

# Credit Card Debt Settlement Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or Customer Service],

I am writing to formally request a settlement on my credit card debt with account number [Your Account Number]. Due to [briefly explain your financial hardship], I am unable to continue making the regular payments on my account.

After reviewing my current financial situation, I am proposing a settlement amount of [Proposed Settlement Amount] to resolve the outstanding balance of [Outstanding Balance]. I believe this offer is a fair and reasonable solution for both parties and would appreciate your consideration.

Please let me know if we can discuss this matter further. I can be reached at [Your Phone Number] or [Your Email Address]. Thank you for your attention to this request. I look forward to hearing from you soon.

Sincerely,

[Your Name]