

Consumer Credit Counseling Service

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

City, State, Zip: [Creditor's City, State, Zip]

Dear [Creditor's Name],

My name is [Your Name], and I am a representative of [Your Organization's Name]. We are working with [Client's Name], who is currently experiencing financial difficulties and is seeking assistance in managing their debt obligations.

We are reaching out to negotiate a potential adjustment to [Client's Name]'s account [Account Number]. Due to [briefly explain the circumstances causing financial difficulty], they are unable to meet their current repayment terms.

We kindly request your cooperation in establishing a repayment plan that works for both parties. Specifically, we propose [Outline Proposed Terms: reduced payment amount, interest rate reduction, temporary forbearance, etc.]. This would allow [Client's Name] to manage their obligations more effectively while ensuring that you continue to receive payments.

We appreciate your understanding and consideration of this request. We are confident that working together, we can find a solution that benefits both [Client's Name] and your institution.

Please feel free to contact me at [Your Contact Number] or [Your Email Address] to discuss this matter further.

Thank you for your attention to this important issue.

Sincerely,

[Your Name]

[Your Title]

[Your Organization's Name]

[Your Organization's Address]

[City, State, Zip]