

Debt Settlement Negotiation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient Name],

I hope this message finds you well. I am writing to discuss my current debt pertaining to the purchase of furniture from [Company Name]. Due to unforeseen circumstances, I am facing financial difficulties that have made it challenging for me to maintain regular payments.

As of today, my outstanding balance is [Insert Amount]. I would like to propose a negotiation for a debt settlement that might be mutually beneficial. Given my situation, I am able to offer a one-time payment of [Insert Proposed Amount] as a settlement for the total debt.

I truly value the trust and service provided by [Company Name] and wish to resolve this matter amicably. Please let me know if we can discuss this proposal further. I am hopeful for your understanding and look forward to your positive response.

Thank you for considering my request. I am willing to provide any further information you might need.

Sincerely,

[Your Name]