Debt Settlement Request Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email Address]
[Your Phone Number]

[Debt Creditor's Name] [Creditor's Address] [City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request a debt settlement regarding my appliance finance agreement with your company. The account number is [Insert Account Number]. Due to unforeseen financial difficulties, I am unable to meet my current repayment obligations.

In light of my situation, I would like to propose a settlement amount of [Insert Amount] in full payment to resolve this debt. I believe this amount is fair given my current financial status and would appreciate your consideration.

I am hopeful we can come to an agreement that will benefit both parties. Please contact me at your earliest convenience to discuss this proposal further.

Thank you for your attention to this matter.

Sincerely,

[Your Name]