

Credit Card Debt Negotiation Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Contact Person's Name or "Customer Service"],

I hope this letter finds you well. I am writing to you regarding my credit card account with the number ending in [last four digits of your credit card number]. Due to [brief explanation of your financial situation], I am facing difficulties in managing my current debt obligations.

As of now, my outstanding balance is [insert amount]. I am requesting a reconsideration of the terms of my debt. Specifically, I would like to propose [details of your proposal, such as a lower interest rate, reduced monthly payments, or a settlement amount].

I believe that this proposal will benefit both parties, as it will allow me to fulfill my obligations more effectively while ensuring that you receive a portion of the outstanding balance.

I am hoping to discuss this matter further, and I would appreciate your consideration of my request. Please let me know how we can proceed to resolve this situation amicably.

Thank you for your time and understanding. I look forward to your prompt response.

Sincerely,

[Your Name]