

Credit Card Debt Adjustment Proposal

Date: [Insert Date]

To: [Credit Card Company Name]

Attn: [Specific Department or Contact Name]

[Company Address]

[City, State, Zip Code]

Dear [Contact Name],

I hope this letter finds you well. I am writing to request a review and adjustment regarding my credit card debt account #[Insert Account Number]. Due to [briefly explain the reason, e.g., financial hardship, loss of employment, etc.], I am currently experiencing difficulties in making my required payments.

To address this situation, I would like to propose an adjustment plan that includes [outline your proposal, such as a temporary reduction in interest rates, a lower monthly payment, or a payment plan]. I believe that with your support, I will be able to manage my debt more effectively and ultimately fulfill my obligations to your company.

I appreciate your understanding and consideration of my proposal. Please let me know if you require any additional information or documentation to assess my request. I am hopeful for a positive response and look forward to continuing my relationship with [Credit Card Company Name].

Thank you for your time and assistance.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]