

Debt Clearance Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my outstanding credit card debt with your institution, which currently totals [insert amount]. Due to [briefly explain your situation], I am facing financial difficulties and am unable to continue making the required payments.

To resolve this matter, I would like to propose a settlement offer of [insert proposed amount] as a one-time payment to clear the debt. I believe this offer alleviates the burden on both parties and allows for a fresh start.

I appreciate your attention to this matter and hope we can come to a favorable agreement. Please feel free to contact me at [your phone number] or [your email address] to discuss this offer further.

Thank you for your consideration.

Sincerely,

[Your Name]