

Debt Negotiation Proposal

Date: [Insert Date]

[Credit Card Company Name]

[Credit Card Company Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current credit card debt with [Credit Card Company Name], account number [Account Number]. Due to unforeseen circumstances, I am struggling to meet my monthly payment obligations and am looking for a way to resolve my debt.

After reviewing my financial situation, I propose the following plan in order to settle my outstanding balance:

- Reduction of the principal balance by [insert amount or percentage]
- A monthly payment plan of [insert amount] over the next [insert time period]
- Waiving of any additional fees or interest accrual during this period

I believe this proposal is fair and would greatly assist me in managing my financial obligations while ensuring that your company receives payment on the account. I am committed to resolving this matter and would greatly appreciate your consideration of my proposal.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this proposal further. I hope to hear from you soon.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]