

# Credit Card Debt Settlement Agreement

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

From: [Your Name]

Address: [Your Address]

## **Subject: Debt Settlement Agreement**

Dear [Creditor's Name],

I am writing to propose a settlement agreement regarding my credit card debt with account number [Account Number]. Due to [brief explanation of financial hardship], I am currently unable to pay the full amount owed.

I propose to settle my debt for a total amount of [Proposed Settlement Amount], payable in [number of installments] installments of [Installment Amount] each, commencing on [Start Date]. Upon receipt of the final payment, I request that you consider this debt settled in full, and that you provide written confirmation of the same.

Please let me know if you accept this proposal. I appreciate your understanding and look forward to resolving this matter amicably.

Sincerely,

[Your Name]

[Your Contact Information]