

Loan Settlement Offer Proposal

Date: [Insert Date]

Your Name: [Insert Your Name]

Your Address: [Insert Your Address]

City, State, Zip: [Insert City, State, Zip]

Credit Card Company Name: [Insert Company Name]

Company Address: [Insert Company Address]

City, State, Zip: [Insert Company City, State, Zip]

Dear [Insert Name of the Contact Person or "To Whom It May Concern"],

I am writing to formally propose a loan settlement offer regarding my credit card debt with account number [Insert Account Number]. Due to [briefly explain your financial hardship], I am unable to meet the current repayment terms.

After carefully assessing my financial situation, I would like to propose a settlement amount of [Insert Proposed Settlement Amount], which I believe is a fair resolution considering my circumstances. I am hopeful that we can come to an agreement that would allow me to resolve this debt and clear my account.

If accepted, I would be able to make this payment by [Insert Proposed Payment Date]. I kindly request that you consider my offer and look forward to your positive response.

Thank you for your time and understanding.

Sincerely,

[Insert Your Name]

[Insert Your Contact Information]