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|  |  | [Type the sender name]  [Type your Address]  [Type your Phone Number]  [Type your Email Address] |
| 🞂 | [Type your Creditor’s Name] |  |
|  | [Type your Creditor’s Address]  RE: [Type your Account Number] |  |

Dear Sir / Madam,

I am writing this letter to let you know that I am currently facing an ongoing financial hardship and working to address several unpaid debts. I am seeking to negotiate the debt referenced in the Account Number above. I have limited resources but am willing to pay back some of what I owe.

I can offer you $ [Type the amount proposed] to settle this debt and resolve the above referenced account. I would also request that you kindly remove any late payments related to this account on my credit report.

If this is an agreeable settlement, please confirm your acceptance and I will pay the amount listed above.

Sincerely,

[Type the sender name]

[Type the Date]