

Formal Credit Card Debt Settlement Letter

Subject: Request for Credit Card Debt Settlement

Dear [Credit Card Company Name],

I am writing to formally request a settlement for my outstanding credit card balance on account number [Account Number]. Due to [financial hardship/personal circumstances], I am unable to pay the full balance at this time.

I propose a settlement amount of [Proposed Amount] to be considered as full and final payment of my debt. I kindly request written confirmation if this offer is acceptable, along with the terms and conditions.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]

[Contact Information]

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