

# Heartfelt Debt Settlement Letter

Subject: Request for Compassionate Debt Settlement

Dear [Credit Card Company],

I am writing with sincere intent to settle my credit card balance, account number [Account Number].

My financial situation has been extremely challenging due to [reason], and I wish to resolve this matter responsibly.

I humbly request your consideration of a reduced settlement of [Proposed Amount] as full and final payment. Your assistance in this matter would be greatly appreciated.

Thank you for your understanding.

Warm regards,

[Your Name]

[Contact Details]

**Get more templates here:**

<https://www.lettersandtemplates.com/letters/credit-card-debt-settlement-letter>