

Hardship Focus Template

Subject: Settlement Offer Due to Financial Hardship

Dear [Creditor Name],

I am contacting you about my account [Account Number]. Due to [detailed hardship explanation, e.g., medical bills, job loss], I am unable to meet the full payment obligations.

I am offering [Offer Amount] as a one-time settlement to close the account. I request written confirmation that the remaining balance will be forgiven and that my credit report will reflect the account as settled.

Thank you for your understanding and assistance.

Sincerely,

[Your Name]

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