

Heartfelt Letter Template

Subject: Request for Debt Settlement Assistance

Dear [Creditor Name],

I am writing to humbly request consideration for settling my outstanding balance on account [Account Number]. Recent financial hardships, including [brief explanation], have made it difficult to manage my payments.

I would like to offer [Offer Amount] as full and final settlement. I hope you will consider this proposal and provide confirmation that the account will be reported as settled once the payment is made.

Thank you for your understanding and compassion.

Sincerely,

[Your Name]

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