Credit Card Settlement Letter

Date

To

From

Subject Credit Card Settlement Offer for Account No.

Dear Sir or Madam,

I am writing regarding my credit card account identified as Account No. . Due to , I have experienced financial difficulties that have affected my ability to satisfy the outstanding balance under the original repayment terms.

I value the opportunity to resolve this matter in good faith and respectfully submit this settlement proposal for your consideration.

Settlement Offer

I offer to pay as full and final settlement of the outstanding balance currently owed on the above-referenced account.

Payment will be made by within days after I receive your written acceptance of this settlement proposal.

This offer is made in an effort to resolve the account without further collection activity and is not intended as an acknowledgment of any amount beyond what may already be legally owed.

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Requested Terms

As a condition of this settlement, I respectfully request that your written acceptance confirms the following:

- The payment of the agreed settlement amount will fully satisfy the account.
- No additional balance will remain due after the settlement payment has been received and successfully processed.
- The account will be considered closed or otherwise resolved in accordance with your normal business practices.
- Any remaining unpaid portion of the balance will not be pursued by your organization after the settlement has been completed.
- You will provide written confirmation that the settlement has been fulfilled upon receipt of payment.

Method of Acceptance

If you agree to this proposal, please provide written confirmation containing:

- The agreed settlement amount.
- The payment deadline.
- Payment instructions.
- The name and title of the authorized representative approving this settlement.

Upon receiving your written acceptance, I will promptly arrange payment in accordance with the agreed terms.

Expiration of Offer

This settlement offer shall remain open until _____. If written acceptance is not received by that date, this offer shall automatically expire unless extended in writing by mutual agreement.

Reservation of Rights

This settlement proposal is submitted solely for the purpose of attempting to resolve this account through voluntary negotiation. If this proposal is not accepted, neither party shall consider the proposal itself as creating any contractual obligation unless a written settlement agreement is executed by both parties.

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Closing

Thank you for taking the time to review this proposal. I appreciate your consideration and hope we can resolve this matter promptly and amicably. Please contact me if additional information is required to evaluate this settlement request.

Sincerely,

Debtor

Name

Date

Signature

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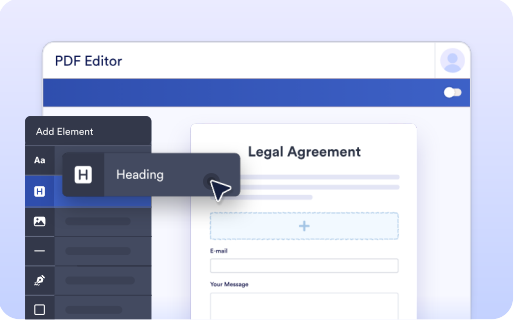
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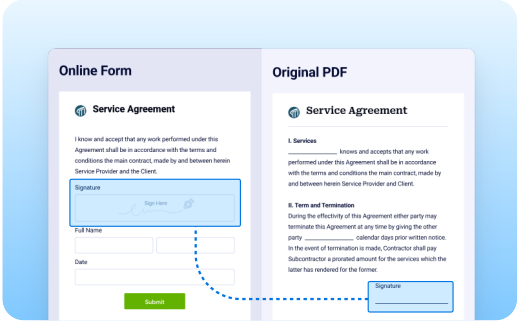
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