Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address: Name Address Line 1 Address Line 2 City, State Zip Code

Date

Name Company Address Line City, State Zip Code

Re: Agreement to Compromise Debt

Dear :

After much consideration, I have decided to negotiate the terms of your debt. You may reach me at your earliest convenience regarding the details of this procedure.

If you have any questions, please do not hesitate to contact me.

Sincerely,

NAME