

Creditor Name: Insert Creditor's Name
Account #: Account #
Re: Client Name: Your Name
Date: Click or tap to enter today's date.

To Whom It May Concern:

I am writing this letter to explain the unfortunate set of circumstances that have caused me to become delinquent on my account with you.

I have done everything in my power to make ends meet, but I have fallen short due to Please detail here your personal financial hardship reasons. Unfortunately, this hardship is still ongoing, and I have partnered with a debt settlement company named Clear One Advantage to help me in handling my debt.

Along with this letter, I am including the enrolled debt into the program and my escrow accounts that show that I am consistently making payments into the program in becoming debt free.

Clear One Advantage has assisted with setting up a plan I can afford that allows repayment of your debt along with meeting my daily living expenses. I kindly ask for your cooperation and understanding in this matter.

I truly hope that you will consider working with me. I am vested in becoming debt free and believe I can do so with your help.

Respectfully,

Your Name