

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Name of Creditor/Collection Agency]
[Address]
[City, State, Zip Code]

RE: Reinstatement of Original Debt Balance
Account Number: [Your Account Number]

Dear [Contact Person or Customer Service Department],

I am writing to formally request the reinstatement of the original balance on the above-referenced account.

It is my understanding that the current balance reflected on my statements includes various fees, penalties, and interest charges that have accrued since the initial default. I am reaching out to express my sincere intention to resolve this debt and request that you waive these additional charges, reverting the balance to the original principal amount of \$[Original Amount].

I am currently experiencing [mention brief reason, e.g., financial hardship] and am eager to settle this obligation. If you agree to reinstate the original balance, I am prepared to [mention your offer, e.g., pay the amount in full immediately / enter into a monthly payment plan of \$X].

Please provide written confirmation if you accept this proposal. Once I receive your written agreement, I will proceed with the payment as discussed.

Thank you for your time and for considering my request.

Sincerely,

[Your Signature]

[Your Printed Name]