

[Your Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Name of Contact Person/Department]
[Name of Debt Collection Agency/Creditor]
[Address]
[City, State, Zip Code]

RE: Settlement Offer for Account Number: [Your Account Number]

To Whom It May Concern,

This letter is a formal offer to settle the delinquent debt associated with the above-referenced account. This offer is made for the purpose of settlement only and is not an admission of liability for the full amount claimed.

I am prepared to offer a one-time, lump-sum payment of \$[Amount] in exchange for the full and final settlement of this debt. This offer is strictly conditional upon the following terms:

- **Full Satisfaction:** The payment of \$[Amount] shall be accepted as payment in full for the total balance. No further collection activity will be pursued against me for this account.
- **Credit Reporting:** Upon receipt of the payment, your company agrees to report this account as "Paid in Full" or "Settled in Full" to all credit reporting agencies. Furthermore, you agree to request the removal of any negative marks, late payments, or "Charged-Off" statuses associated with this specific account.
- **Release of Liability:** Upon clearing of the funds, I shall be released from any and all future claims, liabilities, or obligations related to this debt.

If you agree to these terms, please provide a signed agreement on your company letterhead acknowledging and accepting the conditions stated above. Once I receive the written confirmation, I will issue the payment via [Certified Check/Money Order/Electronic Transfer] within [Number] business days.

Please note that this offer will expire on [Expiration Date]. If I do not receive a written acceptance by this date, this offer is withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]