

FINAL NOTICE AND DEBT SETTLEMENT OFFER

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [Debtor City, State, Zip]

Re: Account Number [Insert Account Number]

Dear [Debtor Name],

This letter serves as a formal final notice regarding your outstanding balance of \$[Insert Total Balance Amount] due to [Your Company Name/Your Name]. Our records indicate that your account is significantly past due, and previous attempts to collect this debt have been unsuccessful.

Before we proceed with further legal action or refer this account to a third-party collection agency, we would like to offer you a final opportunity to resolve this matter through a settlement agreement.

Settlement Offer:

We are prepared to accept a reduced lump-sum payment of \$[Insert Settlement Amount] as full and final satisfaction of this debt. If this payment is received by [Insert Deadline Date], we will consider the account closed and will waive the remaining balance of \$[Insert Remaining Balance].

Terms of Agreement:

- The payment must be received no later than [Insert Deadline Date].
- Payment must be made via [Insert Accepted Payment Methods, e.g., Certified Check, Wire Transfer].
- Upon clearance of the funds, a letter confirming the debt has been satisfied will be issued to you.

Failure to respond to this offer or remit payment by the date specified will result in the immediate withdrawal of this settlement offer. We may then pursue all available legal remedies to recover the full balance, which may include interest, legal fees, and impact your credit rating.

Please contact us at [Insert Phone Number] or [Insert Email Address] to confirm your acceptance of this offer or to arrange payment.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Company Name]