

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

Re: NOTICE OF SETTLEMENT OFFER - ACCOUNT #[Account Number]

Dear [Debtor Name],

According to our records, your account is now 90 days past due. Your current outstanding balance is \$[Total Balance Amount].

We would like to resolve this matter amicably without further collection actions or credit reporting consequences. To assist you in clearing this debt, we are prepared to offer you a one-time settlement of \$[Settlement Amount]. This represents [Percentage]% of your total balance.

Terms of Settlement:

- Payment of the settlement amount must be received by [Deadline Date].
- Upon receipt of this payment, your account will be considered "Settled in Full."
- Any remaining balance will be waived.

If we do not receive payment or hear from you by [Deadline Date], we will have no choice but to escalate this matter to a third-party collection agency or pursue further legal remedies.

Please make your payment via [Payment Method: Website/Check/Phone]. If you are unable to pay this settlement amount in one lump sum, please contact us immediately at [Phone Number] to discuss a formal payment plan.

Sincerely,

[Your Name/Signature]
[Your Title]