

Date: [Insert Date]

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

RE: FINAL SETTLEMENT OFFER

Account Number: [Insert Account Number]

Amount Outstanding: \$[Insert Total Amount Due]

Dear [Debtor Name],

Our records indicate that your account is now 120 days past due. Despite our previous attempts to resolve this matter, we have not received the outstanding balance of \$[Insert Total Amount Due].

In a final effort to resolve this debt amicably and avoid further collection action or potential legal proceedings, we are prepared to offer you a one-time settlement. We will accept a reduced payment of **\$[Insert Settlement Amount]** as full and final payment for this debt.

Terms of Settlement:

- 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 receipt of the agreed amount, the account will be considered settled in full, and all further collection activity will cease.

Failure to accept this offer or provide payment by the deadline stated above will result in this offer being withdrawn. At that time, we may refer your account to an outside collection agency or seek legal remedies to recover the full balance, which may impact your credit rating.

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

Sincerely,

[Your Name/Signature]
[Your Title]
[Company Name]