

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

[Date]

[Name of Telecommunications Company/Collection Agency]
[Department Name]
[Address]
[City, State, Zip Code]

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

To Whom It May Concern,

I am writing regarding the outstanding balance of \$[Total Balance Amount] currently listed on the above-referenced account. Due to financial hardship, I am unable to pay the full amount at this time.

I would like to offer a one-time, lump-sum payment of \$[Offer Amount] to settle this account in full. This offer represents [Percentage]% of the total balance.

This offer is contingent upon the following conditions:

- The payment of \$[Offer Amount] will be accepted as full and final settlement of the debt.
- You will agree to waive any remaining balance, interest, or late fees.
- You will report the account as "Paid in Full" or "Settled in Full" to all relevant credit bureaus.
- All collection activity and legal actions regarding this account will cease immediately.

If you accept these terms, please provide a written confirmation letter on company letterhead. Once I receive the written agreement, I will issue the payment via [Form of Payment] within [Number] business days.

Please note that this offer is valid until [Expiration Date]. I look forward to resolving this matter promptly.

Sincerely,

[Your Signature]

[Your Printed Name]