

Date: [Insert Date]

To:

[Debtor Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Re: FINAL OPPORTUNITY FOR DISCOUNTED SETTLEMENT

Account Number: [Insert Account Number]

Outstanding Balance: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as a final notice regarding your outstanding balance with [Company Name]. We have made several attempts to contact you to resolve this matter, but the account remains unpaid.

In a final effort to reach an amicable resolution, we are offering you a one-time opportunity to settle your debt for a significantly reduced amount. We are prepared to accept **\$[Insert Settlement Amount]** as full and final payment of this debt.

Terms of Settlement:

- Settlement Amount: \$[Insert Settlement Amount]
- Payment Deadline: [Insert Date]
- Payment Method: [Insert Payment Instructions/Link]

This is the final settlement offer that will be extended to you. If we do not receive payment or hear from you by [Insert Date], this offer will be formally withdrawn, and we will be forced to escalate your account to the next stage of the collection process, which may include legal action.

Upon receipt and clearance of the settlement payment, we will update our records to show that the account has been "Settled in Full" and will cease all further collection activity regarding this specific debt.

Please contact us immediately at [Insert Phone Number] to confirm your payment or to discuss this offer further.

Sincerely,

[Your Name/Department]

[Company Name]