

URGENT: TIME SENSITIVE SETTLEMENT OFFER

Date: [Insert Date]

To: [Name of Creditor/Collection Agency]

Address: [Street Address]

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

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

Current Balance: \$[Total Amount Owed]

Dear [Name of Contact Person or Department],

I am writing to make a formal offer to settle the above-referenced debt in full. This offer is intended to resolve the matter amicably and avoid further collection activities.

I am prepared to offer a one-time, lump-sum payment of **[\$[Offer Amount]]**. This amount represents [Percentage]% of the current balance. Please note that my current financial situation limits my ability to pay the full balance, and this is the maximum amount I can provide at this time.

Terms of Settlement:

- This payment shall be accepted as full and final satisfaction of the debt.
- Upon receipt of payment, your company will release me from any further liability or obligation regarding this account.
- Your company agrees to report this account to all credit bureaus as "Settled in Full" or "Paid in Full."
- No further interest, fees, or penalties will accrue once this offer is accepted.

Expiration:

This offer is time-sensitive and will expire on **[Insert Expiration Date]** at 5:00 PM. If I do not receive written acceptance of these terms by this date, the offer will be withdrawn.

Please send a written agreement confirming your acceptance of these terms. Once I receive the signed agreement on your company letterhead, I will issue the payment via [Certified Check/Money Order/Electronic Transfer].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]