

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

[Date]

[Name of Creditor/Collection Agency]
[Address]
[City, State, Zip Code]

RE: Debt Settlement Offer due to Natural Disaster Hardship

To Whom It May Concern,

I am writing to formally request a settlement of my outstanding debt for the account referenced above. Due to the recent [Name of Natural Disaster, e.g., Hurricane, Wildfire, Flood] that occurred on [Date of Event], I am currently facing severe financial hardship.

The disaster has resulted in [Briefly mention impact: e.g., loss of employment, significant property damage, or medical expenses]. As a result, I am unable to pay the full balance of \$[Total Amount Owed]. My current financial situation makes it impossible to meet my original payment obligations.

I would like to offer a one-time, lump-sum payment of \$[Settlement Amount You Are Offering] as full and final settlement of this debt. This offer represents approximately [Percentage]% of the total balance.

By accepting this offer, you agree to:

- Accept the specified amount as payment in full for the debt.
- Report the account as "Paid in Full" or "Settled in Full" to all credit reporting agencies.
- Release me from any further liability or collection efforts regarding this account.

If you accept this proposal, please provide a written agreement on company letterhead confirming these terms. Once I receive the written agreement, I will send the funds via [Method of Payment] within [Number] business days.

Thank you for your understanding and assistance during this difficult time. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]