

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

[Creditor or Collection Agency Name]  
[Settlement Department Address]  
[City, State, Zip Code]

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

To Whom It May Concern,

I am writing regarding the above-referenced account which has been charged off. I am currently experiencing financial hardship and would like to resolve this debt for an amount that I can afford.

As of [Date], the total balance on this account is \$[Total Balance]. I am offering a one-time, lump-sum payment of \$[Offer Amount] in exchange for the full satisfaction of this debt.

If you accept this offer, I require a written agreement signed by an authorized representative of your company stating that:

- The payment of \$[Offer Amount] will be accepted as payment in full.
- The account will be closed and the balance will be adjusted to zero.
- The account status will be reported to the credit bureaus as "Settled" or "Paid in Full."
- You will waive all remaining interest, fees, and penalties.

Upon receipt of your written acceptance on company letterhead, I will send the payment via [Certified Check/Money Order] within [Number of Days] days.

Please note that this is not an acknowledgment of the validity of the debt, but an attempt to settle a disputed claim. This offer is valid until [Expiration Date].

I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]