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

[Date]

[Name of Creditor/Collection Agency]
[Contact Person, if known]
[Address]
[City, State, Zip Code]

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

To Whom It May Concern,

This letter is regarding the outstanding balance of $[Total Amount Owed] currently owed by [Your Company Name] on the above-referenced account.

Due to [briefly state reason, e.g., unexpected financial hardship or cash flow constraints], our company is currently unable to pay the full balance. However, we would like to resolve this matter amicably and avoid further collection actions or legal proceedings.

We are proposing a one-time, lump-sum payment of $[Offer Amount] as full and final settlement of this debt. This offer represents [Percentage]% of the total balance.

This offer is contingent upon the following terms:

- The payment of $[Offer Amount] will be accepted as full satisfaction of the debt.
- [Your Company Name] will be released from any further liability regarding this account.
- The account will be reported to credit bureaus as "Settled in Full" or "Paid as Agreed" (if applicable).
- You will provide a written agreement confirming these terms before the payment is sent.

Please note that this is not an admission of liability, but an attempt to settle a disputed or delinquent commercial claim. This offer is valid until [Expiration Date].

We look forward to receiving your written acceptance of this offer. Please contact [Contact Name] at [Phone Number] or [Email] to discuss this proposal further.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]