

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

[Date]

[Name of Contact Person]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]

**RE: Settlement Proposal for Invoice #[Invoice Number]**

Dear [Contact Name],

I am writing regarding the outstanding balance of \$[Total Amount Owed] on the above-referenced invoice, which is currently past due.

Due to unexpected financial difficulties, I am unable to pay the full balance at this time. However, I would like to resolve this matter amicably. I am proposing a one-time, lump-sum payment of \$[Offer Amount] as full and final settlement of this debt.

If you accept this proposal, I will send the payment immediately upon receipt of a written agreement stating that this payment will satisfy the entire balance and that no further collection action will be taken. Furthermore, I request that once payment is received, the account be reported as "Paid in Full" or "Settled in Full" to any relevant credit agencies.

Please let me know if this offer is acceptable by [Date]. I look forward to resolving this issue quickly.

Sincerely,

[Your Signature]

[Your Printed Name]