

Date: [Insert Date]

TO:

[Name of Creditor/Contact Person]

[Company Name]

[Address]

[City, State, Zip Code]

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

Dear [Contact Person Name],

I am writing on behalf of [Your Company Name] regarding the outstanding balance of \$[Total Amount Owed] currently listed on our account.

At this time, [Your Company Name] is experiencing financial difficulties that prevent us from paying the balance in full. However, we wish to resolve this matter amicably and avoid the costs and delays associated with formal litigation.

We are prepared to offer a one-time, lump-sum payment of **\$[Offer Amount]** as full and final settlement of this debt. If accepted, this payment will serve as a complete release of all claims and liabilities related to the aforementioned account.

This offer is contingent upon the following terms:

- The payment shall be made within [Number] business days of receiving your written acceptance.
- Upon receipt of funds, [Company Name] will mark the account as "Satisfied in Full."
- No further legal action or collection efforts will be pursued regarding this balance.

Please note that this offer is made for settlement purposes only and does not constitute an admission of liability. This offer will remain valid until [Expiration Date].

Please confirm your acceptance of this offer by signing below and returning a copy to us via [Email/Fax]. We look forward to resolving this matter professionally.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Your Company Name]

ACCEPTANCE OF SETTLEMENT OFFER:

I, [Name], acting as an authorized representative for [Creditor Company Name], hereby accept the settlement offer of \$[Offer Amount] as full and final satisfaction of the debt.

Signature: _____ Date: _____