

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

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

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

To Whom It May Concern,

I am writing regarding the debt you are seeking to collect for [Original Creditor Name], referenced by the account number above. I am currently experiencing financial hardship and am unable to pay the full balance of \$[Total Amount Owed].

I would like to offer a one-time, lump-sum payment of \$[Offer Amount] to settle this account in full. This offer is intended as a full and final settlement of the debt.

If you accept this offer, please provide a written agreement on company letterhead stating that:

- The payment of \$[Offer Amount] will be accepted as payment in full for the account.
- The debt will be considered settled and the remaining balance will be forgiven.
- Your agency will report this account as "Settled" or "Paid in Full" to all relevant credit bureaus and will cease all collection efforts.

Upon receipt of your written acceptance of these terms, I will send the payment via [Method of Payment, e.g., Certified Check] within [Number] business days.

Please note that this letter is not an acknowledgment of the validity of the debt, but an attempt to resolve this matter amicably. This offer will remain valid until [Expiration Date].

Sincerely,

[Your Signature]

[Your Printed Name]