

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Name of Collection Agency or Landlord]
[Company Address]
[City, State, Zip Code]

RE: Settlement Offer for Account #[Account Number]

Dear [Contact Name or Collections Department],

I am writing regarding the debt associated with the broken lease and eviction at [Former Rental Address]. According to your records, the current balance owed is \$[Total Amount Owed].

I would like to resolve this matter; however, I am currently experiencing financial hardship and cannot pay the full balance. I am offering a one-time, lump-sum payment of \$[Offer Amount] in exchange for the full satisfaction of this debt.

This offer is contingent upon the following terms:

- The payment of \$[Offer Amount] will be accepted as "Payment in Full" for the entire balance.
- You agree to cease all further collection activity on this account.
- You agree to notify all credit bureaus that this account is "Paid in Full" or "Settled in Full."
- You agree to remove or update any negative marks or eviction filings associated with this specific debt from my credit report.

Please provide a written agreement on your company letterhead confirming that you accept these terms. Once I receive the signed agreement, I will send the funds via [Certified Check/Money Order/Electronic Transfer] within [Number] business days.

This offer is valid until [Expiration Date]. If I do not hear from you by this date, the offer will be withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]