

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

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

RE: FINAL SETTLEMENT OFFER - Account Number: [Account Number]

Dear [Recipient Name],

This letter serves as a formal notice regarding your outstanding balance of \$[Total Amount Owed]. Despite our previous attempts to resolve this matter, the debt remains unpaid.

In a final effort to reach an amicable resolution, we are extending the following settlement offer:

- **Settlement Amount:** \$[Settlement Amount]
- **Payment Due Date:** [Due Date]

Please be advised that this is a time-sensitive offer. Declining this offer, or failing to respond by the date specified above, will result in the immediate closure of this settlement opportunity.

Failure to accept this offer may trigger further collection actions. These actions may include, but are not limited to, referring your account to an outside collection agency, reporting the delinquency to credit bureaus, or pursuing formal legal proceedings to recover the full balance plus interest and applicable fees.

We strongly encourage you to take advantage of this offer to avoid the consequences of further escalation. Please contact us at [Phone Number] or remit payment via [Payment Method] to resolve this account.

Sincerely,

[Your Name/Signature]
[Your Title]