

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

[Creditor/Collection Agency Name]
[Contact Person, if known]
[Address]
[City, State, Zip Code]

RE: SETTLEMENT OFFER FOR ACCOUNT: [Account Number]

To Whom It May Concern,

I am writing regarding the above-referenced account. I would like to offer a one-time, lump-sum payment to settle this debt in full.

I have recently received my federal tax refund and have allocated a portion of these funds to resolve this balance. I am offering a settlement payment of \$[Insert Dollar Amount], which represents [Insert Percentage]% of the current balance of \$[Insert Total Balance Due].

This offer is contingent upon the following terms:

- The payment of \$[Insert Dollar Amount] will be accepted as full and final satisfaction of the debt.
- You agree to cease all further collection activity and waive any remaining balance, interest, or fees.
- Within 30 days of receiving payment, you will report the account to all credit bureaus as "Settled in Full," "Paid in Full," or "Paid as Agreed."

Please note that this offer is only valid for [Number of Days, e.g., 10] days from the date of this letter, as these funds are limited and may be used to satisfy other obligations if an agreement is not reached.

If you accept these terms, please send a written confirmation of this agreement on your company letterhead. Once I receive the written agreement, I will issue the payment via [Certified Check/Money Order/Electronic Transfer].

Sincerely,

[Your Signature]
[Your Printed Name]