

[Your Name/Company Name]

[Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: Settlement Offer for Account: [Account Number]

Dear [Recipient Name],

We are contacting you regarding your outstanding balance of **[\$Total Balance]**. With tax season approaching, we would like to offer you a one-time opportunity to resolve this debt at a significantly reduced rate.

Before you receive your tax refund, we are prepared to accept a lump sum payment of **[\$Settlement Amount]** to consider this account settled in full. This offer represents a **[Percentage]%** discount off your current balance.

Offer Details:

- Total Outstanding Balance: **[\$Total Balance]**
- Lump Sum Settlement Amount: **[\$Settlement Amount]**
- Expiration Date: **[Date]**

To take advantage of this pre-tax season special, payment must be received by **[Date]**. Once payment is processed, we will update our records to show the account as "Settled in Full" and cease all further collection activity.

Please contact us at **[Phone Number]** or visit **[Website/Payment Portal]** to complete this settlement.

Sincerely,

[Your Name/Signature]

[Your Title]