

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

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

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

To Whom It May Concern,

This letter is a formal follow-up regarding the outstanding balance on the aforementioned account. I am writing to propose a final, one-time settlement to resolve this debt in full.

I offer to pay the sum of \$[Insert Amount] as a full and final settlement of the debt. This amount represents [Insert Percentage]% of the current balance. This offer is contingent upon the following terms:

- The payment of \$[Insert Amount] will be accepted as full satisfaction of the debt, and no further collection efforts will be made.
- The account will be marked as "Paid in Full," "Settled in Full," or "Paid as Agreed" with all credit reporting agencies.
- Any negative entries associated with this account will be removed or updated to reflect the settled status within 30 days of payment.
- Your agency will provide a written agreement confirming these terms before I issue payment.

Please note that this offer is not an admission of liability but an attempt to resolve this matter amicably. This offer will remain valid until [Insert Expiration Date].

Upon receipt of your written acceptance of these terms on company letterhead, I will send the agreed-upon funds via [Insert Payment Method, e.g., Certified Check].

Sincerely,

[Your Signature]  
[Your Printed Name]