

**Date:** [Insert Date]

**To:** [Debtor Name]

**Address:** [Debtor Address]

**City, State, Zip:** [Debtor City, State, Zip]

**Re: NOTICE OF EXPIRING SETTLEMENT OFFER**

**Account Number:** [Insert Account Number]

**Current Balance:** \$[Insert Total Balance]

Dear [Debtor Name],

This letter serves as a formal offer to settle your outstanding debt with [Creditor/Company Name] at a significantly reduced rate. This is a time-sensitive offer intended to help you resolve your account for less than the full balance owed.

**Settlement Terms:**

- **Reduced Settlement Amount:** \$[Insert Settlement Amount]
- **Expiration Date:** [Insert Expiration Date]

To take advantage of this discount, we must receive your payment of \$[Insert Settlement Amount] no later than [Insert Expiration Date]. Upon successful receipt and processing of this payment, your account will be considered "Settled in Full," and you will have no further financial obligation regarding this specific debt.

Please note that if payment is not received by the expiration date listed above, this offer will become void, and the full balance of \$[Insert Total Balance] will remain due immediately.

**Payment Options:**

You may make your payment via [Insert Payment Methods, e.g., Phone, Website, or Mail].

If you have any questions or wish to discuss this offer further, please contact our office at [Insert Phone Number].

Sincerely,

[Your Name/Signature]

[Your Title]

[Company Name]