

FINAL NOTICE: SETTLEMENT OFFER

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

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

Re: Account Number [Insert Account Number]

Dear [Debtor Name],

This is a formal final notice regarding your outstanding balance of \$[Insert Total Balance] owed to [Creditor Name]. To date, we have not received the full payment required to clear this debt.

In a final attempt to resolve this matter amicably, we are offering you a one-time opportunity to settle this account for a discounted amount. We will accept a lump-sum payment of **\$(Insert Settlement Amount)** as full and final settlement of this debt.

Terms of Settlement:

- Payment must be received by [Insert Expiration Date].
- The payment must be made via [Insert Payment Method, e.g., Certified Check, Wire Transfer].
- Upon receipt of the funds, your account will be marked as "Settled in Full," and all further collection activity will cease.

If we do not receive this payment or hear from you by the date mentioned above, this offer will be void. We may then proceed with further collection actions, which may include referring your account to an outside legal firm or reporting the delinquency to credit bureaus.

Please contact us immediately at [Insert Phone Number] to arrange payment or to discuss this offer.

Sincerely,

[Your Name/Representative Name]

[Company Name]

[Phone Number]