

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

[Date]

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

Re: Settlement Offer for Account Number: [Your Account Number]

To Whom It May Concern,

I am writing regarding the outstanding balance on the aforementioned account. I am currently experiencing financial hardship and am unable to pay the full balance of \$[Total Amount Owed].

I would like to offer a one-time, lump-sum payment of \$[Offer Amount] as a final resolution and full settlement of this debt. This offer represents [Percentage]% of the current balance.

This offer is contingent upon the following conditions:

- The payment of \$[Offer Amount] will be accepted as "Full Accord and Satisfaction" of the debt.
- Your company will waive all remaining interest, penalties, and fees.
- Your company will report the account as "Paid in Full" or "Settled in Full" to all relevant credit bureaus.
- All collection activity will cease immediately upon receipt of the funds.

If you accept these terms, please provide a signed agreement on your company letterhead confirming that this payment will satisfy the debt in its entirety. Upon receipt of your written acceptance, I will send the funds via [Certified Check/Money Order/Wire Transfer] within [Number] business days.

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

Sincerely,

[Your Signature]

[Your Printed Name]