

Date: [Insert Date]

Recipient Name: [Insert Debtor Name]

Address: [Insert Address]

Account Number: [Insert Account Number]

RE: FINAL SETTLEMENT OFFER BEFORE FURTHER ACTION

Dear [Insert Debtor Name],

As of today, your outstanding balance remains **\$\$[Insert Total Balance]**. This is a final notice regarding your overdue account.

We are prepared to offer you a one-time, last-chance opportunity to settle this debt for a discounted lump-sum payment of **\$\$[Insert Settlement Amount]**. This represents a savings of **[Insert Percentage]**% off your total balance.

Terms of Settlement:

- Payment must be received no later than [Insert Expiration Date].
- This offer is only valid if the payment is made in a single installment.
- Upon receipt of this payment, your account will be considered settled in full, and all further collection activity will cease.

If we do not receive the settled amount by the date specified above, this offer will be void. We will then proceed with further collection efforts, which may include legal action or reporting the delinquency to credit bureaus.

Please make your payment via [Insert Payment Method] or call us at [Insert Phone Number] to confirm your payment arrangements.

Sincerely,

[Your Name/Company Name]

[Your Phone Number]

[Your Email Address]