

**Date:** [Insert Date]

**To:** [Debtor Name]

**Address:** [Debtor Address]

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

**Subject: TIME-SENSITIVE SETTLEMENT OFFER**

Dear [Debtor Name],

This letter serves as a formal offer to settle your outstanding balance of **[\$[Insert Total Balance]]**. We understand that financial circumstances can change, and we would like to help you resolve this debt permanently.

For a limited time, we are prepared to accept a reduced lump-sum payment of **[\$[Insert Settlement Amount]]** as full and final satisfaction of this account. This represents a discount of **[Insert Percentage]%** off your current balance.

**Terms of Offer:**

- **Settlement Amount:** **[\$[Insert Settlement Amount]]**
- **Expiration Date:** **[Insert Expiration Date]**
- **Payment Method:** **[Insert Accepted Methods, e.g., Credit Card, Wire Transfer, Check]**

Please note that this offer is time-sensitive. If we do not receive the agreed-upon payment by 5:00 PM on **[Insert Expiration Date]**, this offer will be void, and the full balance of **[\$[Insert Total Balance]]** will remain due immediately.

Upon receipt and clearance of the settlement payment, we will update our records to show the account as "Settled in Full" and cease all further collection activity regarding this specific debt.

To accept this offer or to discuss payment arrangements, please contact us at **[Insert Phone Number]** or visit our online portal at **[Insert Website]**.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Contact Information]