

[Your Name]
[Your Service Address]
[Your Current Mailing Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Utility Company Name]
[Collections Department 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 of \$[Total Amount Owed] on my disconnected account. Due to unexpected financial hardship, I was unable to maintain the payments leading to the disconnection of my services.

I would like to settle this debt in full. I am offering a one-time, lump-sum payment of \$[Offer Amount] in exchange for the full satisfaction of this account. This offer is intended to resolve all outstanding arrears and prevent any further collection actions or negative reporting to credit agencies.

If you accept this proposal, I request a written agreement stating that the payment of \$[Offer Amount] will be accepted as "Paid in Full" and that any negative marks associated with this debt will be removed from my credit report.

Please notify me of your acceptance of this offer by [Date] so that I may issue the payment immediately via [Payment Method].

I look forward to resolving this matter quickly.

Sincerely,

[Your Signature]

[Your Printed Name]