

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

[Date]

[Utility Company Name]
[Billing Department Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Subject: Settlement Offer for Outstanding Balance

To the Billing Department,

I am writing regarding the disconnection notice I received dated [Date of Notice] for my utility account. I acknowledge that I owe an outstanding balance of \$[Total Amount Owed].

I am currently experiencing financial hardship due to [mention brief reason, e.g., medical issues, job loss]. I would like to resolve this debt and prevent the disconnection of my services by proposing the following settlement offer:

I offer to pay a lump sum of \$[Offer Amount] as full and final settlement of this debt. If accepted, I can make this payment by [Date].

OR

I propose a payment plan of \$[Amount] per month, starting on [Start Date], until the total arrears are cleared.

If you accept this offer, I request that you stop all disconnection procedures and provide written confirmation that this arrangement is satisfactory. I am committed to keeping my future bills current while paying off these arrears.

Please contact me at [Phone Number] or [Email] to discuss this proposal or to finalize an agreement.

Thank you for your time and understanding.

Sincerely,

[Your Signature]

[Your Printed Name]