

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

[Date]

[Name of Debt Collection Agency]
[Agency Address]
[City, State, Zip Code]

RE: Settlement Offer for Account #[Your Account Number]
Original Creditor: [Name of Utility Company]

To Whom It May Concern,

I am writing regarding the utility bill arrears for the above-referenced account. I am currently experiencing financial hardship and am unable to pay the full balance of \$[Total Amount Owed].

In an effort to resolve this matter, I am offering a one-time, lump-sum payment of \$[Offer Amount] as full and final settlement of this debt. This offer is made on the condition that, upon receipt of the payment, your agency and the original creditor will consider the account paid in full and will cease all further collection activities.

Furthermore, I request that you agree to remove any negative marks or references regarding this specific account from my credit reports with all major credit bureaus (Equifax, Experian, and TransUnion) within 30 days of payment.

If you accept these terms, please provide a written agreement signed by an authorized representative of your agency. Once I receive the written confirmation, I will issue payment via [Payment Method, e.g., Money Order/Certified Check].

Please note that this offer is valid for [Number of Days, e.g., 14] days from the date of this letter. This letter is not an admission of liability but a formal offer to settle a disputed debt.

I look forward to your written response.

Sincerely,

[Your Signature]
[Your Printed Name]