

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

[Date]

[HOA Board of Directors / Management Company Name]
[Address]
[City, State, Zip Code]

RE: Settlement Offer for Delinquent HOA Dues - Account #[Your Account Number]

Dear Board of Directors,

I am writing to discuss the outstanding balance on my Homeowners Association account for the property located at [Your Property Address].

According to your records, my current balance is \$[Total Amount Owed], which includes past-due assessments, late fees, and interest. Due to [briefly mention reason, e.g., unexpected financial hardship], I have fallen behind on these payments.

I would like to resolve this matter amicably and propose a formal settlement. I am offering a one-time, lump-sum payment of \$[Offer Amount] in exchange for the following:

- Full satisfaction of the current debt.
- Waiver of all accrued late fees, interest, and legal costs.
- Removal of any liens or negative reports to credit bureaus related to this debt.

I am prepared to make this payment within [Number] days of receiving written acceptance of this offer. If this proposal is not acceptable, I am also open to discussing a monthly payment plan of \$[Amount] per month until the principal balance is paid in full.

Please let me know if we can reach an agreement. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]