

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

[Date]

[HOA Name]
[Management Company Name, if applicable]
[Mailing Address]
[City, State, Zip Code]

RE: Settlement Offer for Account #[Your Account Number]

Dear Board of Directors,

I am writing to you regarding the outstanding balance of \$[Total Amount Owed] currently listed on my account for [Property Address].

I value my membership in this community; however, I have recently experienced financial hardship due to [briefly mention reason, e.g., medical expenses, job loss, or unexpected emergency]. This has made it difficult for me to remain current with my dues.

I would like to resolve this matter amicably and propose a one-time, lump-sum settlement payment of \$[Offer Amount]. This amount represents [Percentage]% of the total balance owed.

In exchange for this payment, I request that the Association:

- Accept this amount as full and final satisfaction of the current debt.
- Waive all accrued late fees, interest, and administrative penalties.
- Remove any existing liens or stop any planned legal actions regarding this debt.
- Report the account as "paid in full" or "settled" to any relevant reporting agencies.

I am prepared to make this payment immediately upon receipt of a written agreement outlining these terms.

Please let me know if this offer is acceptable, or if there is a counter-offer you would like me to consider. I look forward to resolving this matter quickly.

Sincerely,

[Your Signature]
[Your Printed Name]