

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

[Date]

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

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

Dear Board of Directors,

I am writing regarding the outstanding balance of \$[Total Amount Owed] currently listed on my homeowner association account for the property located at [Your Property Address].

Due to [briefly state reason, e.g., financial hardship, medical issues, or unemployment], I am unable to pay the full balance at this time. However, I am committed to resolving this debt. I would like to propose a one-time, lump-sum settlement payment of \$[Offer Amount] to satisfy the debt in full.

If this offer is accepted, the payment will be made within [Number] days of receiving your written approval. In exchange for this payment, I request that the HOA waives all remaining late fees, interest, and legal costs, and reports the account as "Paid in Full."

Please provide a written response indicating your acceptance of this proposal or a counteroffer. Thank you for your time and consideration of my circumstances.

Sincerely,

[Your Signature]  
[Your Printed Name]