

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

[Date]

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

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

Dear Board of Directors,

I am writing this letter to formally request a settlement regarding the outstanding balance on my Homeowners Association account for the property located at [Your Property Address].

As you may be aware, my property is currently in pre-foreclosure. Due to unexpected financial hardship caused by [Briefly state reason, e.g., medical issues, job loss], I have fallen behind on my assessments. I am currently working to resolve my financial situation and avoid a full foreclosure, which would result in significant losses for all parties involved.

According to my records, the total balance owed is \$[Total Amount Owed]. I would like to offer a one-time, lump-sum payment of \$[Offer Amount] as full and final settlement of this debt. This offer represents approximately [Percentage]% of the total balance.

If this settlement is accepted, I request the following:

- The HOA agrees to waive all remaining late fees, interest, and legal costs.
- The HOA agrees to release any existing liens on the property upon receipt of payment.
- The HOA reports the account as "Paid in Full" or "Settled" to any relevant credit bureaus.

Please understand that my funds are limited, and this offer is being made to prevent the loss of the home to the primary mortgage lender. If we can reach an agreement, I am prepared to submit the payment via [Certified Check/Wire Transfer] by [Date].

Please provide a written response by [Deadline Date] if this proposal is acceptable. Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]