

[Your Company Name/Law Firm Name]  
[Address Line 1]  
[Address Line 2]  
[Phone Number]  
[Email Address]

[Date]

[Debtor Name]  
[Debtor Address Line 1]  
[Debtor Address Line 2]

**RE: SETTLEMENT OFFER PRIOR TO MEDIATION**

Account Number: [Account Number]  
Case Number: [Court Case Number, if applicable]  
Outstanding Balance: \$[Total Amount Owed]

Dear [Debtor Name],

As you are aware, mediation regarding the above-referenced debt has been scheduled for [Mediation Date]. In an effort to resolve this matter efficiently and avoid further legal expenses or the necessity of a formal hearing, [Creditor Name] is willing to offer the following settlement terms:

**Option 1: Lump Sum Payment**

[Creditor Name] will accept a one-time payment of \$[Settlement Amount] as full and final satisfaction of the debt. This payment must be received no later than [Date].

**Option 2: Payment Plan**

[Creditor Name] will accept a total settlement of \$[Total Settlement Amount] to be paid in monthly installments of \$[Monthly Amount] starting on [Start Date] until the balance is paid in full.

If an agreement is reached and documented prior to the mediation date, we will notify the mediator and/or the court that the matter has been settled, and your attendance at the mediation session will no longer be required.

Please note that this offer is made for settlement purposes only and is without prejudice to our client's rights should this matter proceed to a hearing. This offer expires on [Expiration Date].

Please contact our office at [Phone Number] to accept this offer or to discuss alternative arrangements.

Sincerely,

[Your Name/Authorized Signature]  
[Title]  
[Company Name]