

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

[Date]

[Name of Debt Collector/Agency]  
[Address]  
[City, State, Zip Code]

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

To Whom It May Concern,

This letter serves as a formal good faith proposal to resolve the above-referenced debt through mediation and settlement.

I acknowledge that there is a dispute regarding the total amount owed; however, in an effort to avoid further litigation and to resolve this matter amicably, I am offering a one-time lump sum payment of \$[Insert Amount] as full and final settlement of this account.

**This offer is contingent upon the following terms:**

- The payment of \$[Insert Amount] shall be accepted as full satisfaction of the entire debt.
- [Name of Debt Collector/Agency] agrees to release me from any and all further liability regarding this account.
- [Name of Debt Collector/Agency] agrees to report this account to all credit bureaus as "Settled in Full" or "Paid in Full" and will not list it as "Settled for less than full balance."
- No further collection efforts will be pursued against me for this debt following the receipt of the payment.

Please provide a written response within [Insert Number, e.g., 10] business days confirming your acceptance of these terms. Upon receipt of your written acceptance on company letterhead, I will issue the payment via [Insert Payment Method, e.g., Certified Check] immediately.

This offer is made for settlement purposes only and does not constitute an admission of the validity of the debt or the amount claimed.

Sincerely,

[Your Signature]  
[Your Printed Name]