

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

[Creditor or Collection Agency Name]  
[Contact Person, if known]  
[Address]  
[City, State, Zip Code]

**RE: Reinstatement of Settlement Agreement for Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing regarding the previous settlement agreement dated [Original Agreement Date] for the above-referenced account. Unfortunately, I was unable to fulfill the terms of that agreement due to [briefly state reason, e.g., unexpected financial hardship].

I am now in a position to resume payments and would like to formally request a reinstatement of the original settlement terms. My records indicate that the remaining balance of the agreed-upon settlement amount is \$[Remaining Settlement Amount].

I propose the following payment plan to fulfill the remainder of the settlement:

- A one-time lump sum payment of \$[Amount] to be paid by [Date].
- OR: Monthly payments of \$[Amount] beginning on [Date] until the settlement is reached.

Upon receipt of the final payment, I request that you consider the debt settled in full and update my credit report to reflect that the account is "Settled" or "Paid in Full."

Please provide written confirmation if this reinstatement offer is acceptable. Once I receive your written approval, I will issue the payment as proposed.

Thank you for your time and for your willingness to work with me on this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]