

Date: [Insert Date]

Account Number: [Insert Account Number]

Total Outstanding Balance: [Insert Amount]

SUBJECT: FINAL VOLUNTARY PAYMENT SETTLEMENT OPPORTUNITY

Dear [Recipient Name],

This letter serves as a formal notification and a final opportunity to resolve your outstanding balance voluntarily before we proceed with further collection actions.

We are prepared to offer you a one-time settlement to close this account permanently. We will accept a reduced payment of **[Insert Settlement Amount]** as full and final payment of the debt, provided the funds are received by **[Insert Deadline Date]**.

Settlement Terms:

- Payment must be received in full by the deadline stated above.
- Upon successful processing of this payment, your account will be marked as "Settled in Full."
- All further collection efforts regarding this specific debt will cease.

Payment Options:

[Insert Payment Methods, e.g., Bank Transfer, Online Portal, or Check Details]

If you are unable to meet this settlement amount, please contact our office immediately at [Insert Phone Number] to discuss alternative payment arrangements. Failure to respond to this final notice may result in your file being transferred to our legal department for further review.

We look forward to resolving this matter amicably.

Sincerely,

[Your Name/Company Name]

[Your Department]

[Your Contact Information]