

# Debt Settlement Offer

**Date:** [Insert Date]

**Recipient Name:** [Insert Recipient Name]

**Recipient Address:** [Insert Recipient Address]

Dear [Recipient Name],

I hope this letter finds you well. I am writing to you regarding the outstanding debt of [Insert Amount] that I owe to [Insert Creditor's Name]. Due to unforeseen circumstances, I am unable to pay the full amount owed.

After careful consideration, I would like to propose a settlement offer to resolve this debt. I am able to pay a total of [Insert Settlement Amount] as a full settlement of the debt. This amount would be paid in [Insert Number of Payments] installments, starting on [Insert Start Date].

I believe this offer is a fair resolution considering my current financial situation, and I hope you will consider it favorably. If you agree to this settlement, please provide a written confirmation so that we can formalize the agreement.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]