Final Settlement Offer

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

[Recipient's Name] [Recipient's Address] [City, State, Zip Code]

Dear [Recipient's Name],

Subject: Final Settlement Offer for Outstanding Debt

I hope this letter finds you well. I am writing to formally address the outstanding debt of [amount owed] that has remained unpaid as of [date]. After reviewing my financial situation, I would like to propose a final settlement offer to resolve this matter.

I am willing to pay a lump sum of [proposed settlement amount] as a full and final settlement for this debt. This offer is made in good faith, and I believe it is a fair resolution considering my current financial circumstances.

Please note that this offer is valid until [expiration date]. If you accept this settlement, I kindly request that you provide a written agreement confirming that the debt will be considered paid in full and that no further claims will be made against me regarding this matter.

Sincerely,

[Your Name]