

# Debt Settlement Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally offer a debt settlement regarding my account with account number [Account Number]. Due to unforeseen financial hardships, I am currently unable to meet the full obligations of this debt.

After reviewing my financial situation, I can offer a settlement of [Proposed Settlement Amount], which I hope you will consider as a fair resolution to this matter. This amount represents a significant commitment on my part and will allow me to regain financial stability.

If you accept this offer, please provide a written confirmation stating that this payment will settle the debt in full. I appreciate your understanding and look forward to resolving this matter amicably.

Thank you for your attention to this offer. I await your response.

Sincerely,

[Your Name]