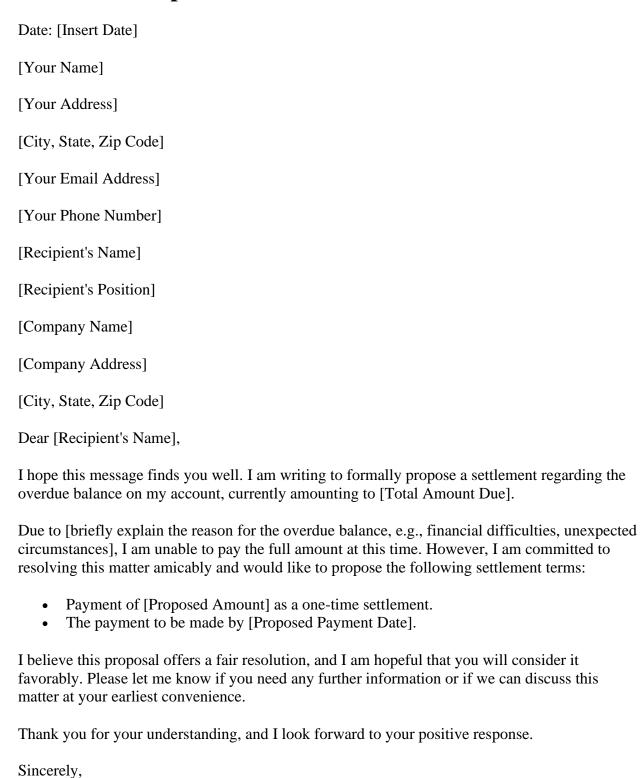
Settlement Proposal Letter

[Your Name]



[Your Signature (if sending a hard copy)]