

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

Creditors Name  
Creditors Address  
City, State, Zip Code

Dear [Creditor's Name],

I hope this message finds you well. I am writing to follow up on my previous correspondence regarding the outstanding balance on my credit account (Account Number: [Your Account Number]).

As of today, I would like to propose a settlement plan to clear the debt owed. I am committed to resolving this matter and would appreciate your assistance in finding a mutually agreeable solution.

Please let me know if we can arrange a payment plan or settle for a lesser amount. I am looking forward to your response.

Thank you for your attention to this matter.

Sincerely,  
[Your Name]