

Loan Repayment Settlement Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss my current personal loan account #[Loan Account Number]. Due to unforeseen circumstances, I am experiencing difficulty in making my scheduled payments.

To resolve this matter and to avoid further complications, I would like to propose a settlement offer for the outstanding balance. I am willing to pay [Proposed Amount] as a full and final settlement of my loan, which I believe is a fair resolution given my current financial situation.

I kindly ask you to consider this offer and provide a written confirmation if you agree to the terms. I am committed to resolving this matter amicably and hope we can come to a mutually beneficial agreement.

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

Sincerely,

[Your Name]