Debt Resolution Offer

Date: [Insert Date]

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

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

Dear [Creditor's Name],

I am writing to propose a resolution for my outstanding debt with your organization. My current account number is [Account Number]. Due to [brief explanation of circumstances, e.g. financial difficulties], I am unable to pay the full amount.

To resolve this matter, I would like to offer a payment of [Proposed Amount] in full settlement of my account. I believe that this offer is a fair compromise considering my current financial situation.

I kindly ask for your understanding and consideration of this proposal. If we can agree on this settlement, I will ensure that payment is made promptly. I appreciate your attention to this matter and look forward to your positive response.

Thank you for your understanding.

Sincerely,
[Your Name]