

# Debt Settlement Offer Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Debt Settlement Offer

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally propose a settlement for my outstanding debt with your organization, account number [Account Number]. Due to [brief explanation of your situation], I am unable to pay the full amount owed and would like to propose a settlement amount of [Proposed Settlement Amount].

I believe this amount is reasonable considering my current financial situation. I am committed to resolving this matter and hope we can reach an agreement that works for both parties.

If you agree to this settlement, please provide written confirmation, and I will ensure that the payment is made promptly. Thank you for considering my offer. I look forward to your favorable response.

Sincerely,

[Your Name]