

Debt Settlement 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 hope this message finds you well. I am writing to formally propose a debt settlement regarding my account with you, identified by the account number [Insert Account Number]. Due to [brief explanation of your financial situation], I am unable to pay the full amount owed.

As a resolution to this matter, I would like to offer a settlement amount of [Insert Proposed Settlement Amount]. I believe this offer is both fair and reasonable considering my current financial circumstances.

If you are willing to accept this settlement, I request that you provide me with a confirmation in writing that the agreed amount will clear the outstanding debt in full. I appreciate your consideration of my situation and look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]