

Debt Settlement Offer

From:

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Date: [Insert Date]

To:

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally propose a debt settlement regarding my account, number [Account Number], which has an outstanding balance of [Amount Owed].

Due to unforeseen circumstances, I have been unable to meet my financial obligations and am currently struggling to repay the full amount owed. I am requesting a consideration for a reduced settlement amount of [Proposed Settlement Amount] to settle this debt.

I believe this offer allows us both to resolve this matter amicably and efficiently. I can provide payment of the proposed amount by [Proposed Payment Date] if you agree to the terms.

Thank you for considering my proposal. I am hopeful we can reach a mutually beneficial agreement. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss further.

Sincerely,

[Your Name]