

Debt Settlement Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your 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 propose a settlement arrangement concerning my outstanding debt with your organization, account number [Insert Account Number]. Due to [briefly explain your financial situation], I am unable to pay the full amount owed and would like to negotiate a settlement.

I propose a settlement of [Insert Settlement Amount], which I believe is a fair and reasonable offer considering my current financial situation. I am prepared to make this payment by [Insert Payment Method and Date].

I kindly ask you to consider this proposal. Once accepted, I will require a written confirmation of the settlement agreement to avoid any future complications.

Thank you for considering my offer. I look forward to your prompt response.

Sincerely,

[Your Name]