

# 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 am writing to propose a debt settlement arrangement regarding my outstanding balance of [Insert Amount Owed] under account number [Insert Account Number]. Due to unforeseen circumstances, I am unable to pay the full amount at this time.

I would like to offer to settle this debt for the amount of [Insert Offer Amount], which I can pay in [Insert Number of Payments] payments of [Insert Amount per Payment] each. If you accept this offer, I can ensure that the first payment will be made by [Insert Date].

By accepting this proposal, you will receive a prompt settlement of my debt, and I would appreciate your cooperation in marking my account as settled in full once the payment is made.

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

Sincerely,

[Your Name]