

Combined Debt Resolution 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 Contact Name],

I am writing to propose a combined debt resolution offer regarding my accounts with [List Debts/Account Numbers]. Due to [brief explanation of financial hardship], I am seeking to reach a mutually beneficial settlement.

After reviewing my financial situation, I am prepared to offer a total payment of [insert amount] to resolve my debts. This amount can be paid in [specify terms, e.g., "one lump sum" or "installments over X months"].

By accepting this offer, it would greatly assist me in regaining financial stability while allowing you to recover a significant portion of the outstanding amounts.

Please consider this proposal and let me know if we can reach an agreement. I look forward to your prompt response so we can resolve this matter efficiently.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]