

# Settlement Offer Letter

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],

Subject: Settlement Offer for Overdue Debt - Account Number [Insert Account Number]

I am writing to discuss my overdue debt of [Insert Amount Due], associated with the above-mentioned account. Due to [briefly explain reason for financial difficulty], I am unable to pay the total amount at this time.

However, I would like to propose a settlement offer of [Insert Settlement Amount] in full resolution of my debt. I am hopeful that you will consider this offer as a way for us to resolve this matter without further complications.

If this settlement is acceptable, please confirm in writing. Upon receipt of your acceptance, I will arrange for payment to be made promptly.

Thank you for your consideration, and I look forward to your swift response.

Sincerely,

[Your Name]