

Debt Settlement Offer Letter

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

Subject: Debt Settlement Offer

Dear [Creditor's Name],

I hope this letter finds you well. My name is [Your Name] and I am writing to discuss my current financial situation regarding my outstanding debt of [Insert Amount] with your company.

Due to [briefly explain reason for difficulty, e.g., job loss, medical emergencies], I have been unable to meet my financial obligations as initially agreed. However, I am committed to resolving this matter and fulfilling my responsibility to you.

After careful consideration of my financial situation, I would like to propose a comprehensive settlement offer. I am able to offer a lump sum payment of [Insert Offer Amount] as full and final settlement of the debt. This amount represents [explain why this amount is reasonable, e.g., my current financial circumstance].

If you are willing to accept this offer, I would kindly request that you provide written confirmation. I am eager to resolve this matter at the earliest convenience, and I believe this settlement could be beneficial for both parties.

Thank you for taking the time to consider my offer. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]