

Debt Settlement Proposal

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

Dear [Creditor's Name],

I hope this message finds you well. My name is [Your Name], and I am writing to propose a unified approach to settle my outstanding debt with your organization, account number [Account Number]. Given my current financial situation, I believe this proposal may be beneficial for both parties.

As of today, I owe a total of [Total Debt Amount]. I would like to propose a settlement amount of [Settlement Offer], which I can provide in one lump sum payment by [Proposed Payment Date]. This settlement would help me eliminate this debt while ensuring you receive a portion of the outstanding balance.

I appreciate your understanding of my situation and hope we can reach a mutually agreeable resolution. Please let me know if you are open to this proposal or if there is a possibility for further negotiation.

Thank you for your time and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email]