

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 formally propose a settlement concerning the outstanding debt I have with your organization, account number [Insert Account Number]. Due to [briefly explain the reason for the financial hardship], I am unable to fulfill the original payment terms.

I would like to offer a settlement amount of [Insert Settlement Amount], which represents [percentage]% of the total debt owed. I believe this is a fair offer considering my current financial situation and I am hopeful you will consider it.

If you accept this offer, please provide a written confirmation stating that the agreed-upon amount will fully satisfy the debt. My intention is to resolve this matter amicably and without further complications.

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

Sincerely,

[Your Name]