

Debt Settlement Offer

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip]
[Email Address]
[Phone Number]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my current debt situation with your company. Due to unforeseen circumstances, I have encountered financial difficulties and am unable to meet my financial obligations in full.

After careful consideration, I would like to propose a one-time settlement offer to resolve my debt of [Insert Amount Owed]. I am able to pay [Insert Offer Amount] as a settlement, which I believe would be beneficial for both parties and would allow me to close this account.

I kindly ask that you consider this offer and respond by [Insert Response Date]. I hope we can come to a mutual agreement that will allow me to settle this matter promptly.

Thank you for your attention to this matter. I look forward to your swift response.

Sincerely,

[Your Name]