

# Personal Loan Settlement Offer

Date: [Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

Email: [Your Email]

Phone: [Your Phone Number]

[Lender's Name]

[Lender's Company Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally propose a settlement for my personal loan account #[Account Number]. Due to unforeseen financial difficulties, I am unable to continue with the current repayment terms.

After careful consideration of my financial situation, I am offering a settlement payment of [Proposed Settlement Amount] as a final settlement of the total amount owed. This amount can be paid in a lump sum by [Proposed Payment Date].

I believe this offer would benefit both parties, allowing me to clear my debt while providing you with a prompt resolution.

Please let me know if you are willing to consider this offer or if we can discuss alternative options.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]