

# Proposal for Account Settlement

Date: [Insert Date]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current account with [Company Name/Account Number]. Due to unforeseen circumstances, I am unable to pay the full amount owed.

After careful consideration of my financial situation, I would like to propose a settlement by making a partial payment of [Insert Amount] towards my outstanding balance. I believe that this amount is manageable for me at this time and will allow me to resolve my debt responsibly.

I kindly request your understanding and acceptance of this proposal. I am keen to settle this matter amicably and appreciate any flexibility you can offer regarding the outstanding balance.

Please let me know if you require further information or if we can discuss this proposal in more detail. I look forward to your prompt response.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]