

Debt Settlement Offer

Date: [Insert Date]

From: [Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Outstanding Debt Settlement Proposal

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss an outstanding debt of [amount owed] that I have with your company. Due to [brief explanation of circumstances], I am currently facing financial difficulties and am unable to pay the full amount.

In an effort to resolve this matter, I would like to propose a settlement of [proposed settlement amount] as a full and final resolution of this debt. I believe this will be beneficial for both parties and allow me to move forward positively.

Please consider this offer, and I would appreciate your response by [insert response deadline]. Thank you for your understanding and cooperation.

Sincerely,

[Your Name]