

Debt Settlement Offer

Date: [Insert Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to propose a debt settlement regarding my account with you, account number [Insert Account Number]. Due to [brief explanation of financial hardship], I have been unable to meet my payment obligations.

After careful consideration of my financial situation and seeking advice, I would like to offer a settlement amount of [Insert Offer Amount] as a full and final payment for the outstanding balance of [Insert Outstanding Amount]. I believe this offer is reasonable and would allow me to settle this matter swiftly.

If you accept this offer, please send me a written confirmation, and I will ensure the payment is made promptly. I appreciate your understanding and consideration of my proposal.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]