

# Final Debt Settlement Offer

Date: [Insert Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

Re: Final Settlement Offer for Account #[Account Number]

I am writing to formally present my final offer to settle the outstanding debt I owe to you, as referenced above. Due to my current financial circumstances, I am unable to pay the full amount due. However, I am committed to resolving this matter amicably.

After careful consideration, I am prepared to offer a settlement of [Proposed Amount] as full payment for the outstanding balance of [Total Debt Amount]. I kindly request that, upon acceptance of this offer, you agree to consider this debt settled in full and provide written confirmation of this agreement.

This offer is valid until [Expiration Date]. If I do not hear back from you by this date, I will have to assume that we are unable to reach an agreement.

Thank you for your attention to this matter. I hope we can resolve this debt amicably and promptly. Please feel free to contact me at [Your Phone Number] or [Your Email] to discuss this offer further.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]