

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. My name is [Your Name], and I am writing to propose a settlement for my outstanding debt with your company, account number [Account Number]. I acknowledge the amount owed is [Total Amount Owed], and due to [brief explanation of financial hardship], I am unable to pay the full amount.

To resolve this matter, I would like to offer a settlement of [Proposed Settlement Amount] to fully satisfy the debt. I believe this is a fair offer considering my current financial situation and hope that we can reach an agreement that is beneficial for both parties.

If you agree to this settlement, please provide me with written confirmation, including the terms of our agreement. I appreciate your consideration and look forward to your response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]