

# Settlement Offer Proposal

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally propose a settlement offer regarding my outstanding debt of [insert amount] with your company. Due to [briefly explain your circumstances, e.g., financial hardship, job loss, etc.], I am unable to pay the full amount at this time.

After careful consideration of my financial situation, I would like to propose a settlement payment of [insert proposed amount] as a full resolution of the debt. I believe this offer is fair given my current circumstances, and I am hopeful that we can come to a mutually agreeable solution.

Should you agree to this proposal, I anticipate being able to make the payment by [insert proposed payment date]. I would appreciate your prompt response to this offer so we can resolve this matter amicably and expediently.

Thank you for considering my proposal. I look forward to your response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]