

Debt Settlement Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to you regarding my unsecured debt with your institution, account number [Insert Account Number]. Due to unforeseen circumstances, I am currently experiencing financial hardship and unable to meet the full obligations of my debt.

To resolve this matter, I would like to propose a settlement offer. I am willing to pay a lump sum of [Insert Amount] as full payment for my outstanding balance of [Insert Total Balance]. I believe this amount provides you with a reasonable recovery while allowing me to clear this debt and move forward.

If you agree to this settlement offer, I kindly request that you provide a written confirmation. This would include details of the settlement and an agreement that the remaining balance will be considered satisfied.

Thank you for considering my offer. I appreciate your understanding and look forward to your prompt response.

Sincerely,

[Your Name]