Utility Bill Debt Settlement Request

Date: [Insert date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Utility Company Name] [Utility Company Address] [City, State, Zip Code]

Dear [Utility Company Representative],

I am writing to formally request a settlement regarding my outstanding utility bill (Account Number: [Your Account Number]). Due to [brief explanation of financial difficulties], I am unable to pay the full amount owed.

As of today, the total outstanding balance is [total amount]. I would like to propose a settlement offer of [proposed settlement amount] to resolve this matter.

I appreciate your attention to this request and hope we can come to a mutually beneficial agreement. Please contact me at your earliest convenience to discuss this matter further.

Thank you for your understanding.

Sincerely, [Your Name]