

# Settlement Proposal for Debt Resolution

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

[Creditor's Name]  
[Creditor's Address]  
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss and propose a settlement regarding the outstanding debt I owe to your organization, account number [Account Number].

Due to unforeseen circumstances, I have encountered financial difficulties that have impacted my ability to meet my debt obligations. I value my relationship with your organization and am committed to resolving this matter amicably.

I would like to propose a settlement amount of [Proposed Settlement Amount], which I believe is fair given my current financial situation. I am able to make this payment by [Proposed Payment Timeline, e.g., within 30 days].

I hope we can reach an agreement that is beneficial for both parties. Please feel free to contact me at your earliest convenience to discuss this proposal further.

Thank you for your consideration.

Sincerely,

[Your Name]