

Amicable Settlement Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 the outstanding debt I owe, which amounts to [insert amount]. Due to various circumstances, I have faced difficulties in meeting my financial obligations.

In light of my current situation, I would like to propose an amicable settlement offer. I am willing to pay a portion of the debt, specifically [insert proposed amount], as a full and final settlement. I believe this proposal is in both our interests and will help clear this matter efficiently.

I kindly ask you to consider this proposal and respond by [insert a reasonable date]. I am hopeful we can resolve this amicably and appreciate your understanding during this challenging time.

Thank you for your time and consideration.

Sincerely,

[Your Name]