

Loan Settlement Offer Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally propose a settlement offer regarding my student loan account, [Account Number]. Due to [brief explanation of circumstances such as financial hardship, job loss, etc.], I am currently unable to maintain the loan payments as agreed.

In light of my circumstances, I would like to propose a settlement amount of [Proposed Settlement Amount] as a one-time payment to resolve the outstanding balance on my loan. I truly believe this is a fair offer, considering my current financial situation, and it would allow me to move forward towards a more stable financial future.

I kindly request that you review my proposal and consider accepting this settlement offer. I am hopeful that we can reach an agreement that will benefit both parties and bring closure to this matter.

Thank you for your consideration. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]