

Loan Settlement Offer Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To:

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Proposal for Settlement of Unsecured Loan

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss the outstanding balance of my unsecured loan with your institution (Account Number: [Your Account Number]). Due to unforeseen circumstances, I am currently facing financial difficulties and I would like to propose a settlement offer.

After reviewing my financial situation, I am able to offer a lump-sum payment of [Offer Amount] to settle the outstanding balance. I believe this is a fair and reasonable offer given my current circumstances, and it will allow me to resolve this matter efficiently.

I kindly request your consideration of this proposal and I am hopeful we can reach an agreement. I would appreciate a response by [Insert Date] so we can proceed accordingly.

Thank you for your understanding and consideration. I look forward to your prompt reply.

Sincerely,

[Your Name]