

[Your Law Firm Name or Professional Header]

[Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debt Collector Name]

[Debt Collector Address]

[City, State, Zip Code]

RE: NOTICE OF REPRESENTATION AND SETTLEMENT OFFER

Debtor: [Client Name]

Account Number: [Account Number]

Creditor: [Original Creditor Name]

To Whom It May Concern,

Please be advised that this office represents [Client Name] regarding the above-referenced account. From this date forward, all communication concerning this debt must be directed to our office. Do not contact our client directly.

Our client acknowledges the alleged debt but is currently experiencing financial hardship. In an effort to resolve this matter amicably and avoid litigation, our client proposes a one-time, lump-sum settlement payment of \$[Amount] in exchange for a full release of the debt and the account being marked as "paid in full" or "settled in full" with all credit reporting agencies.

This offer is made for settlement purposes only and does not constitute an admission of the validity of the debt. This offer remains valid until [Date].

If these terms are acceptable, please provide a written settlement agreement on your company letterhead. Upon receipt and review of the written agreement, payment will be issued via [Payment Method].

We look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title/Firm]