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

[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

RE: Settlement Offer for Account Number: [Account Number]

Dear [Debtor Name],

Our records indicate that your account is currently past due with an outstanding balance of $[Total Amount Owed].

We would like to offer you the opportunity to resolve this debt through a one-time settlement agreement. [Your Company Name] is willing to accept a reduced payment of $[Settlement Amount] as full and final satisfaction of this debt.

Settlement Terms:

- Settlement Amount: $[Settlement Amount]
- Due Date: [Date]

Upon receipt and clearance of the agreed-upon amount by the due date, we will consider this account settled in full. We will update our internal records accordingly and cease all further collection activities regarding this specific balance.

Please note that if payment is not received by [Date], this offer will expire, and the full balance of $[Total Amount Owed] will remain due and payable.

To accept this offer, please make your payment via [Payment Method: Online/Check/Phone] or contact our office at [Phone Number] to discuss payment arrangements.

Sincerely,

[Your Name/Department]
[Your Title]
[Your Company Name]