[Law Firm Name]
[Attorney Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Creditor Name or Collection Agency Name]
[Contact Person, if known]
[Address Line 1]
[City, State, Zip Code]

RE: SETTLEMENT OFFER FOR ACCOUNT: [Account Number]

To Whom It May Concern,

This office represents [Client Name] regarding the outstanding debt allegedly owed on the above-referenced account. Please direct all future communications regarding this matter to my attention.

My client acknowledges the existence of this account but is currently experiencing financial hardship. In an effort to resolve this matter amicably and avoid the costs of further collection efforts or litigation, our client offers a one-time, lump-sum payment of $[Settlement Amount] as full and final satisfaction of the total claimed balance of $[Total Balance].

This settlement offer is contingent upon the following terms:

- The payment of $[Settlement Amount] shall be accepted as payment in full for the debt.
- Your company agrees to waive all remaining interest, penalties, and fees.
- Your company agrees to release [Client Name] from any further liability regarding this account.
- Within thirty (30) days of receiving payment, your company will report the account to all relevant credit bureaus as "Settled in Full," "Paid in Full," or "Account Closed - Paid as Agreed."

Please provide a written response via mail or email by [Expiration Date] indicating your acceptance of these terms. Once we have received your written acceptance, our office will arrange for the payment to be delivered via [Method of Payment].

This letter is for settlement purposes only and is not to be construed as an admission of liability or a waiver of any rights or defenses available to my client under state or federal law.

Sincerely,

[Attorney Signature]
[Attorney Name]
[Law Firm Name]