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

[Date]

[Name of Creditor or Collection Agency]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to provide formal instruction regarding the resolution of the above-referenced account. I acknowledge the outstanding balance of $[Amount] and wish to propose a formal resolution to settle this debt.

Please follow these instructions regarding this account:

- **Settlement Offer:** I am prepared to offer a one-time payment of $[Amount] as full and final settlement of this debt.
- **Communication:** I request that all future communication regarding this matter be conducted in writing to the address listed above. Please cease all telephone contact.
- **Credit Reporting:** Upon receipt of the settlement payment, I instruct you to report this account as "Paid in Full" or "Settled in Full" to all relevant credit bureaus and to remove any derogatory marks associated with this specific debt.
- **Verification:** Please provide written confirmation that you accept these terms before I remit payment.

This instruction is not an admission of liability for any amount in dispute, but rather a good-faith effort to resolve the matter. Please provide your written response within [Number, e.g., 14] business days.

Sincerely,

[Your Signature]

[Your Printed Name]