

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Law Firm Name]
[Name of Attorney, if known]
[Law Firm Address]

RE: Settlement Offer for Account Number: [Your Account or Case Number]

To Whom It May Concern,

I am writing regarding the debt you are seeking to collect on behalf of [Original Creditor Name] in the amount of \$[Total Amount Owed].

Due to financial hardship, I am unable to pay the full balance at this time. However, I am prepared to offer a one-time, lump-sum payment of \$[Offer Amount] to resolve this matter in its entirety. This offer represents approximately [Percentage]% of the total balance.

This offer is contingent upon the following conditions:

- The payment of \$[Offer Amount] will be accepted as full and final settlement of the debt.
- Your firm and the creditor agree to release me from any further liability regarding this account.
- Your firm and the creditor agree to dismiss any pending legal action or litigation related to this debt with prejudice.
- Your firm will report the account as "settled in full" or "paid in full" to all credit reporting agencies.

If these terms are acceptable, please provide a written agreement signed by an authorized representative of your firm. Once I receive the signed agreement, I will send the payment via [Payment Method, e.g., Certified Check/Wire Transfer] within [Number] business days.

This offer is valid until [Expiration Date]. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]