

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

[Creditor's Name]  
[Creditor's Address]  
[City, State, Zip Code]

Subject: Offer for Debt Settlement

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my account with you, which has a balance of [amount owed]. Due to [brief description of financial hardship or circumstances], I am unable to meet my current payment obligations.

I would like to propose a settlement for the debt. I am able to offer a one-time payment of [amount you can pay]. I believe that accepting this amount will be beneficial for both parties, allowing me to settle my account while you recover a portion of the debt.

If you agree to this offer, please confirm in writing that this payment will be accepted as full satisfaction of the account. Once I receive your confirmation, I will arrange for payment promptly.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]  
[Account Number]