

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

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

Dear [Recipient's Name],

Subject: Payment Settlement Offer

I hope this letter finds you well. I am writing to discuss the outstanding balance on my account with [Company/Individual Name]. As of today, the total amount due is [Amount Due].

Given my current financial circumstances, I would like to propose a settlement offer of [Proposed Settlement Amount]. I believe this offer is reasonable and provides an opportunity for us to resolve this matter amicably.

If you agree to this settlement, I am prepared to make the payment by [Proposed Payment Date]. I kindly request your consideration of this offer and look forward to your prompt response.

Thank you for your understanding.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]