

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

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

Subject: Amicable Debt Resolution

Dear [Debtor's Name],

I hope this letter finds you well. I am writing to discuss the outstanding balance of [amount owed] that is currently due as of [due date]. As we both know, it is important to address this matter amicably and efficiently.

In light of our previous communications, I would like to propose the following options for resolving this debt:

1. ****Payment Plan:**** [Suggest a reasonable payment plan, e.g., monthly installments over a specified period.]
2. ****Settlement Offer:**** [Propose a lump-sum settlement for a reduced amount, if applicable.]
3. ****Alternative Resolution:**** [Any other options you may consider appropriate for resolution.]

I believe that by working together, we can resolve this matter in a way that is fair and beneficial to both parties. Please respond to this proposal by [response deadline] so that we can reach an agreement.

Thank you for your attention to this matter, and I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]
[Your Position, if applicable]