[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] [Recipient's Name] [Company/Organization Name] [Address] [City, State, Zip Code] Dear [Recipient's Name], Subject: Proposal for Lump Sum Payment I hope this letter finds you well. I am writing to propose a lump sum payment arrangement regarding [specific purpose - e.g., outstanding balance, settlement of account, etc.]. After a thorough review of my current financial situation, I believe that settling this matter with a one-time payment would be mutually beneficial. I propose a payment of [amount] to settle the account in full. This payment will help me to [briefly explain your reason for the payment arrangement, e.g., streamlining my finances, resolving debt, etc.]. I am confident that this proposal will be advantageous for both parties and allow us to move forward positively. I would appreciate the opportunity to discuss this proposal further. Please let me know a convenient time for us to meet or speak. Thank you for considering my proposal. I look forward to your positive response. Warm regards, [Your Signature (if sending a hard copy)] [Your Printed Name]