[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] [Recipient's Name] [Recipient's Title] [Company/Agency Name] [Recipient's Address] [City, State, Zip Code] Dear [Recipient's Name], Subject: Lump Sum Settlement Offer I hope this letter finds you well. I am writing to propose a lump sum settlement regarding [briefly describe the nature of the issue, e.g., a debt, insurance claim, legal matter, etc.]. As you are aware, the total amount currently outstanding is [insert total amount]. After careful consideration of my financial situation, I would like to propose a settlement amount of [insert proposed lump sum amount]. I believe this amount is fair and reasonable under the circumstances, and I hope it can benefit both parties by resolving this matter promptly. I am prepared to remit this payment by [insert proposed payment date], and I kindly request a written acknowledgment of this offer, along with any necessary documentation to proceed with the settlement. Thank you for your attention to this matter. I look forward to your prompt response. Sincerely, [Your Signature (if sending a hard copy)] [Your Printed Name]