[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], I hope this letter finds you well. I am writing to formally propose a lump sum payment regarding [briefly explain the context, e.g., a settlement, loan repayment, etc.]. After careful consideration, I believe that a lump sum payment of [amount] would be mutually beneficial. This arrangement would allow for [outline advantages, e.g., immediate resolution, reduced administrative costs, etc.]. I am committed to ensuring that this matter is resolved amicably and expeditiously. Please let me know if you would be willing to discuss this proposal further or if you require any additional information to consider my offer. Thank you for your attention to this matter. I look forward to your prompt response. Sincerely, [Your Name]