

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

[Creditor's Name]  
[Creditor's Address]  
[City, State, ZIP Code]

Subject: Demand for Debt Settlement

Dear [Creditor's Name],

I am writing to formally request a settlement regarding the debt I owe in the amount of [insert debt amount] that is currently outstanding.

According to my records, this debt originated on [insert date of original debt] and has been unresolved since then.

Due to [briefly explain your circumstances, e.g., financial hardship, unexpected expenses, etc.], I am unable to pay the full amount of this debt. However, I would like to propose a settlement amount of [insert proposed settlement amount] to resolve this matter.

I believe that this offer is fair given my current financial situation and would appreciate your consideration. If you agree to this settlement, I request that you send a written confirmation outlining the terms of the agreement.

I hope to resolve this matter promptly. Please contact me at your earliest convenience to discuss this further.

Thank you for your attention to this matter.

Sincerely,

[Your Name]