[COMPANY NAME]

[ADDRESS]

[CITY, STATE, ZIP CODE]

[DATE]

**Subject: Debt Settlement Offer**

Dear [Recipient’s Name],

We are writing to propose a settlement arrangement for the outstanding balance on your account with [COMPANY NAME]. Our aim is to reach an amicable resolution that benefits both parties and avoids further collection efforts.

**Current Balance Details**

* **Outstanding Balance**: [AMOUNT DUE]
* **Invoice Number(s)**: [INVOICE NUMBER(S)]

**Settlement Proposal**

We propose accepting a one-time payment of [PROPOSED SETTLEMENT AMOUNT] as full and final settlement of your account. This offer represents a reduction of [PERCENTAGE] from the total outstanding balance.

* **Settlement Amount**: [AMOUNT]
* **Payment Deadline**: [*Deadline, e.g., within 14 days of this letter*]
* **Payment Method**: [*e.g., Bank Transfer, Check, Credit Card*]

**Conditions of Settlement**

If the proposed settlement amount is received by the deadline:

* The remaining balance will be waived.
* No further collection action will be pursued.
* Your account will be considered fully resolved.

If you wish to accept this offer or have an alternative proposal, please notify us by [RESPONSE DEADLINE]. Should you have any questions or require assistance, please direct them to [Name, Title], at [Email Address/Phone Number].

We hope this arrangement provides a practical solution and look forward to resolving this matter promptly.

Yours sincerely,

……………………………………………………….

[NAME]

[TITLE/POSITION]