**DEBT SETTLEMENT OFFER**

[DEBTOR’S NAME]

[STREET ADDRESS]

[CITY, STATE, ZIP CODE]

[PHONE]

[E-MAIL]

Date: [DATE]

**RE: OFFER FOR RELEASE OF CLAIMS**

Dear [CREDITOR’S NAME],

1. **CLAIMS**. I, [DEBTOR’S NAME], am writing this letter regarding a financial claim made against me described as: [DESCRIBE THE DEBT].
2. **OFFER**. I am willing to make the following legally binding offer for a full and final release of any and all claims against me:

[ ]  - **Single-Payment**: [TEXT AMOUNT] Dollars ($[NUMERICAL AMOUNT]). Due to current financial hardships, this is all I can afford at this time.

[ ]  - **Recurring Payments**: [TEXT AMOUNT] Dollars ($[NUMERICAL AMOUNT]) paid on the [DAY] of every [ ]  Week [ ]  Month until the end date of [DATE].

1. **CONTACT**. If you should accept my offer, payment will commence and be made immediately. Feel free to contact me to further discuss this matter via the details below:

E-Mail: [E-MAIL]

Phone: [PHONE]

Address: [ADDRESS]

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_