

Casual Email Template

Subject: Proposal to Settle Outstanding Debt

Hi [Creditor Name],

I hope this message finds you well. I'm reaching out regarding my account [Account Number].

Due to [reason, e.g., temporary financial difficulties], I can't pay the full balance right now.

I'd like to offer [Offer Amount] as a one-time payment to settle the account in full. I hope we can work out a solution that works for both of us.

Thanks for your understanding,

[Your Name]

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