

Serious Letter Template

Subject: Urgent Debt Settlement Proposal

Dear [Creditor Name],

I am contacting you regarding the outstanding debt on account [Account Number]. Due to significant financial constraints, I am unable to continue full payments.

I propose a settlement amount of [Offer Amount] to resolve the account immediately. I request written confirmation that acceptance will consider the debt fully satisfied and report the account as settled.

Your prompt response is greatly appreciated.

Sincerely,

[Your Name]

[Contact Information]

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