TO

**[Receiver Name]**

[Receiver Title]

**ADDRESS:** **[Receiver Address]**

**EMAIL:** **[Email Address]**

**PHONE:**  **[Home Phone]**

FROM

**[Sender Name]**

**[Sender Title]**

Sub: Debt Settlement Letter

Dear **[NAME]**

I am getting advice from National Debt line on dealing with my financial situation and choosing the right debt solution for me.

I am writing about the money which you are claiming on the above account.

I can confirm that I am unable to pay the money which I owe in full. and I want to offer this as full and final settlement of the account. I am making this offer on the clear understanding that, if you accept it, neither you nor any associate company will take any other action to collect or enforce this debt in any way and that I will be released from any liability.

If you accept this offer, please confirm that you will mark my credit reference agency file to show that the above account has been paid and closed.

I can pay the amount I have offered withinof receiving your written agreement of this offer.

Please give me details of how I can pay.

I look forward to hearing from you.

Yours faithfully