

DEBT SETTLEMENT OFFER LETTER

Creditor Information:

Company Name: _____

Address: _____

Phone/Email: _____

Debtor Information:

Full Name: _____

Address: _____

Phone/Email: _____

Account Details:

Account Number: _____

Original Debt Amount (USD): _____

Current Balance (USD): _____

Settlement Offer:

Settlement Amount (USD): _____

Payment Method: _____

Payment Due By: _____

1. Purpose of Settlement Offer

This Debt Settlement Offer Letter ("Offer") is made by the Creditor to the Debtor for the purpose of resolving the outstanding debt described above. This Offer is contingent upon the Debtor's full and timely compliance with the terms set forth herein.

2. Settlement Amount and Payment Terms

The Debtor agrees to pay the Settlement Amount in full satisfaction of the Current Balance. Payment must be made by the method specified above, and received by the Creditor on or before the Payment Due By date. Failure to timely pay the Settlement Amount will render this Offer null and void.

3. Effect of Acceptance

Upon receipt and clearance of the Settlement Amount, the Creditor shall consider the debt fully settled and will update all relevant credit reporting agencies to reflect a settled status. The Debtor releases the Creditor from all further claims or liabilities related to this debt.

4. No Additional Consideration

This Offer represents the entire agreement regarding settlement of the debt. No other agreements, oral or written, shall modify the terms of this Offer unless documented in writing and signed by both parties.

5. Legal Compliance

This Offer and any resulting agreement shall be governed by and construed in accordance with the laws of the United States and the applicable state laws where the Creditor is located. Both parties consent to the jurisdiction of the appropriate courts for any disputes arising from this Offer.

6. No Waiver

Failure by either party to enforce any provision of this Offer shall not be deemed a waiver of future enforcement of that or any other provision.

7. Entire Agreement

This Offer contains the entire understanding between the Creditor and the Debtor pertaining to the settlement of the debt and supersedes all prior negotiations, agreements or understandings.

8. Confidentiality

The terms and conditions of this Offer are confidential and shall not be disclosed by the Debtor except as required by law or agreed in writing by the Creditor.

9. Representations and Warranties

The Debtor represents that they have the authority to enter into this settlement and that the information provided is truthful and accurate to the best of their knowledge.

10. Counterparts and Signatures

This Offer may be executed in counterparts, each of which shall be deemed an original. Electronic signatures and PDF copies shall have the same force and effect as original signatures.

CREDITOR SIGNATURE

DEBTOR SIGNATURE

Signature: _____

Signature: _____

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