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**Open**

September 15, 2011  
 Capital One Bank  
 123 Main St  
 Houston, TX 77072

**SAMPLE**

Re: Account No. \_\_\_\_\_

Dear Sir/Madam:

I am currently experiencing severe financial difficulties and cannot continue to timely pay my credit card account timely. I would like to avoid filing bankruptcy. However, if I am not able to settle my debts with the limited money I am able to borrow from family, I will have no other option.

I will pay your company the amount of \$100.00 as payment in full for the full satisfaction of this account. Upon receipt of the above payment, please report the item as paid in full, with no reference to paid in settlement on all three credit reporting agencies - Equifax, TransUnion and Experian. Also, please have all previous notations of delinquency removed from the credit reporting agencies' reports.

Sincerely,

Joe Consumer

**No. 8 – Offer to make full and final settlement for outstanding debt**

Use this sample letter to offer your creditor a sum of money, less than the debt, in full and final payment. Contact the Consumer Action Law Centre 1300 881 020 for advice.  
This sample letter is for information only and should not be relied upon as legal advice. The information applies only in Victoria, and was updated on 20 January 2010.

[Date] [Your street]  
[Your suburb and postcode]  
[Your phone number]

[Creditor]  
[Street number and name]  
[Suburb and postcode]

Dear [ ],  
Account Reference No. [your number]

I advise that my circumstances have recently changed and I have a very limited income. I am therefore unable, in my current circumstances, to pay the money I owe in full. I enclose evidence of my current income.

However, I can raise [the amount that you can afford to pay] and I wish to offer this in full and final settlement of the account.

If my offer is acceptable to you, I request that you confirm in writing that:

- you accept my offer of \$[x] as full and final payment for the outstanding debt
- you will mark any entry on a credit record or credit rating report file relating to the above account as "satisfied in full".

I can make payment within [number of days or weeks within which you will pay] of receiving your written acceptance of this offer, and your instructions for your preferred method of payment.

I look forward to your early reply concerning this matter.

Yours faithfully,

[your name and signature]

**(Specimen) Letter to Bank Manager for Issue of NOC for Car Loan**  
© lettersformats.com/2020/05/letter-to-bank-for-car-loan-noc.html

Date: .....

**From**  
**(Name of the Loan Account-holder)**  
**(Registered Address)**  
**(Contact Number)**

**To**  
**The Manager**  
**(Name of the Bank)**  
**(Name of the Branch)**

**Sub.: Application for issue of no-objection certificate (noc)**  
**Ref: Loan account number ..... in the name of .....**

Dear Sir/Madam,

I had obtained a loan from your bank in order to finance the purchase of my car (Brand: ....., Model: .....). The loan account number is ..... for the car loan.

The last installment for the said loan was due on (Date). The due amount has been paid by me in time. Thereby, the total amount due to be paid by me to your bank for this car loan has been all paid up.

You are hereby requested to issue an NOC or a loan clearance certificate in respect of the vehicle financed under the captioned loan agreement. The same can be forwarded to my registered address.

Kindly do the needful and oblige.

Thanking you!

Yours faithfully,

(signature)

**(Name of the Loan Account-holder)**



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