

# Creditor Response to Debt Settlement Offer

Date: \_\_\_\_\_

Creditor Name: \_\_\_\_\_

Creditor Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

Debtor Name: \_\_\_\_\_

Debtor Address: \_\_\_\_\_

## Subject: Response to Debt Settlement Offer

Dear *[Debtor Name]* ,

We have received your offer dated *[Offer Date]* regarding the settlement of your outstanding account referenced above.

*[ ]* We accept your settlement offer of \$ \_\_\_\_\_ as payment in full for the above-mentioned account.

*[ ]* We are unable to accept your offer. Our counteroffer is \$ \_\_\_\_\_ as payment in full.

*[ ]* We are unable to accept your offer at this time. Please contact us to discuss alternative arrangements.

Please note, any payment must be received by *[Date]* . Upon receipt and clearance of settlement funds, we will report the account as *[Settled/Closed/Paid]* with the respective credit bureaus.

If you have any questions, please contact us at *[Phone Number]* or *[Email Address]* .

Sincerely,

*[Creditor Representative Name & Title]*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date