

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] funds, we will report the account as [Settled/Closed/Paid] . Upon receipt and clearance of settlement 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