

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Contact Person Name]  
[Company/Organization Name]  
[Address]  
[City, State, Zip Code]

**Re: Counter-Offer for Settlement of Account Number: [Your Account Number]**

Dear [Contact Person Name],

I am writing in response to your letter dated [Date of their offer] regarding the outstanding balance on the above-referenced account. You have requested a lump-sum payment of \$[Amount they requested] to settle this debt.

After reviewing my current financial situation and budget, I am unable to meet the specific amount you requested. However, I am committed to resolving this matter and would like to propose a counter-offer.

I am prepared to offer a one-time, lump-sum payment of \$[Your Offer Amount] as full and final settlement of this account. This payment would be made in exchange for a written agreement stating that:

- The payment of \$[Your Offer Amount] will be accepted as payment in full for the total balance.
- My account will be marked as "Closed" and "Paid in Full" or "Settled in Full."
- Any negative reporting to credit bureaus regarding this specific debt will be updated to reflect the settled status.
- All further collection efforts will cease immediately upon receipt of payment.

Please note that this offer is contingent upon receiving a written acceptance of these terms on company letterhead before the payment is issued. I am prepared to send the funds via [Method of Payment, e.g., Certified Check/Wire Transfer] within [Number] days of receiving your written confirmation.

I look forward to your response and to resolving this matter amicably. Please contact me at [Your Phone Number] or [Your Email Address] if you have any questions.

Sincerely,

[Your Signature]

[Your Printed Name]