

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

Re: Account Number: [Account Number]
Current Balance: \$[Total Amount Owed]

Dear [Debtor Name],

We are writing in response to your settlement offer dated [Date of Debtor's Offer] regarding the outstanding balance on the above-referenced account.

While we are unable to accept your initial proposal of \$[Debtor's Proposed Amount], we are willing to offer a counter-proposal to resolve this debt. We are prepared to accept a one-time lump sum payment of \$[Your Counter Offer Amount] as full and final settlement of this account.

This offer is subject to the following conditions:

- The payment must be received in our office no later than [Expiration Date].
- Payment must be made via [Certified Check/Wire Transfer/Online Portal].
- Upon successful clearance of the funds, we will mark the account as "Settled in Full" and cease all further collection activity.

Please note that if payment is not received by the deadline mentioned above, this offer will be void, and the full balance of \$[Total Amount Owed] will remain due and payable immediately.

If you agree to these terms, please sign below and return a copy of this letter along with your payment. We look forward to resolving this matter promptly.

Sincerely,

[Your Name/Signature]
[Your Title]

Acceptance of Counter Offer:

I, [Debtor Name], agree to the terms outlined above and will submit the payment of \$[Your Counter Offer Amount] by [Expiration Date].

Signature: _____ Date: _____