

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

[Date]

[Recipient Name]
[Recipient Title]
[Company Name]
[Address]
[City, State, Zip Code]

RE: Response to Settlement Counteroffer - [Account/Reference Number]

Dear [Recipient Name],

I am writing in response to your counteroffer dated [Date of Counteroffer Letter] regarding the settlement of the above-referenced account.

While I appreciate your willingness to negotiate, I am unable to meet your proposed amount of \$[Amount they requested]. Due to my current financial situation, the maximum amount I can offer as a full and final settlement is \$[Your New Offer Amount].

This offer is contingent upon the following terms:

- The payment of \$[Your New Offer Amount] will be accepted as full satisfaction of the debt.
- The account will be marked as "Paid in Full" or "Settled in Full" with no further balance due.
- Any negative reporting to credit bureaus regarding this account will be updated to show the account is settled.
- All collection activity and interest accrual will cease immediately upon receipt of funds.

Please provide a written agreement confirming these terms. Once I receive the signed agreement, I will remit the payment via [Payment Method] by [Date].

This offer is valid until [Expiration Date]. I look forward to resolving this matter quickly.

Sincerely,

[Your Signature]

[Your Printed Name]