

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

**[Date]**

**[Name of Debt Collector/Law Firm Agent]**  
[Debt Collection Agency Name]  
[Address]  
[City, State, Zip Code]

**RE: Counter-Offer for Settlement of FDCPA Violations**  
**Account Number: [Your Account Number]**  
**Case/Reference Number: [Case Number, if applicable]**

Dear [Name of Agent],

I am writing in response to your settlement offer dated [Date of their offer] regarding the Fair Debt Collection Practices Act (FDCPA) violations committed by [Debt Collection Agency Name].

After reviewing your proposal of [Amount they offered], I find it insufficient to resolve the damages and statutory penalties incurred. I am prepared to settle this matter and release all claims against your company in exchange for the following terms:

1. **Monetary Payment:** A total payment of \$[Your Counter-Offer Amount] to be paid to me within [Number] days of the signed agreement.
2. **Debt Forgiveness:** A full waiver and cancellation of the alleged debt associated with account [Account Number], including all interest and fees.
3. **Credit Reporting:** Complete deletion of this account and all associated negative marks from my credit reports with Equifax, Experian, and TransUnion.
4. **Cease and Desist:** A written agreement that your company and its affiliates will cease all communication and collection efforts regarding this matter.

This counter-offer is a good-faith attempt to resolve this dispute without pursuing further litigation. Please be advised that if we cannot reach a fair agreement, I am prepared to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and proceed with legal action to seek full statutory damages, actual damages, and attorney fees as provided under 15 U.S.C. § 1692k.

This offer shall remain open until [Expiration Date]. Please send your written acceptance or response to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]