

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

[Creditor's Name]
[Creditor's Address]
[City, State, ZIP Code]

Subject: Acceptance of Debt Settlement Terms

Dear [Creditor's Name],

I am writing to formally accept the debt settlement terms proposed in your recent communication dated [date of the proposal].

I understand and agree to the following terms:

- Total amount to be settled: \$[Settlement Amount]
- Payment schedule: [Outline payment schedule, e.g., monthly payments of \$X until fully paid]
- Final payment due date: [Final payment date]

I appreciate your willingness to work with me during this challenging time. Please confirm the acceptance of these terms in writing at your earliest convenience.

Thank you for your cooperation.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]