

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

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

Subject: Counter Offer for Debt Settlement

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to respond to your recent proposal regarding the settlement of my outstanding debt with account number [Account Number].

After carefully reviewing my financial situation, I would like to provide a counter offer for your consideration. I appreciate your willingness to settle this debt and understand the importance of resolving this matter promptly.

I am prepared to offer a settlement amount of [Counter Offer Amount] to be paid by [Proposed Payment Date]. I believe this amount is fair based on my current financial circumstances and will allow me to fulfill my obligations without further delay.

Please confirm your acceptance of this counter offer in writing. Once accepted, I will arrange for payment as proposed.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]