

<Your Name>  
<Your Address>  
<Your Telephone>

<Date>

<Creditor's Name>  
<Creditor's Address>

Dear Sir/Madam,

Re: <Account Number>

I'm writing this letter in response to a settlement offer that I received from your company on <date received> in the amount of <settlement offer amount>.

I am interested in taking care of this debt. However, I have several other debts that I am working to eliminate as well and limited funds available. With that in mind, I would like to make a counter offer to settle this debt for <amount proposed>. In addition, I request that your company remove any late payments or charge-offs related to this account on my credit report.

If your company is willing to accept this amount to settle my debt, please prepare a settlement agreement, sign it and send me a copy. Once I have received the signed agreement, I will deliver the settlement as agreed.

Sincerely,

<Your signature>

<Print your name>