

Credit Repair Response to Negotiation Offer

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

Thank you for your recent offer to negotiate the outstanding balance on my account [Account Number]. I appreciate your willingness to work with me towards a resolution.

After reviewing the terms you proposed, I would like to make a counteroffer. I am prepared to pay [Insert Amount] in exchange for [insert specific terms, e.g., "a deletion of this account from my credit report" or "a settlement in full"]. I believe this arrangement would be mutually beneficial and would allow me to settle my debt while also assisting you in closing this account.

Please let me know if you are open to discussing this counteroffer. I am hopeful we can reach a satisfactory agreement that works for both parties. I look forward to your prompt response.

Thank you for your consideration.

Sincerely,

[Your Name]