Date: [Insert Date]

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

[Recipient's Name] [Company's Name] [Company's Address] [City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally accept the debt restructuring proposal you presented on [insert date of proposal]. After reviewing the terms, I believe that this proposal will enable me to manage my financial obligations more effectively.

The main terms I agree to are as follows:

- Total Debt Amount: [insert amount]
- New Payment Schedule: [insert schedule]
- Interest Rate: [insert rate]

I appreciate your cooperation in this matter, and I look forward to working together to ensure a smooth transition in the restructuring process. Please confirm receipt of this letter and do not hesitate to reach out should you need any further information.

Thank you for your understanding and support.

Sincerely,

[Your Name]