

Debt Restructuring Rejection Letter

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 proposal regarding the restructuring of my debt. After careful consideration, I regret to inform you that I cannot accept the terms presented in your offer.

While I appreciate your willingness to work with me, the proposed terms do not align with my current financial situation. I remain committed to finding a resolution and am willing to discuss alternative options that may be viable.

Thank you for your understanding. I look forward to your response regarding potential alternatives.

Sincerely,

[Your Name]