

Debt Settlement Response Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

Account Number: [Your Account Number]

I am writing in response to your recent communication regarding my outstanding debt. I appreciate your efforts in reaching out to me.

Due to [briefly explain your financial situation], I am currently unable to pay the full amount owed. However, I would like to propose a settlement arrangement to resolve this matter.

I can offer a settlement amount of [insert amount] to be paid by [insert date]. I believe this would be a fair resolution considering my current financial constraints.

If you are willing to accept this offer, please confirm in writing, and I will ensure the payment is made promptly.

Thank you for your understanding and consideration of my situation. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]