

# Counteroffer Letter to Debt Collection Agency

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Debt Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Counteroffer for Debt Settlement - Account Number: [Insert Account Number]

Dear [Debt Collector's Name],

I am writing in response to your recent communication regarding the debt owed on the account referenced above. I acknowledge the debt and wish to propose a counteroffer for its settlement.

After reviewing my financial situation, I am prepared to offer a payment of [\$ Amount] as a full settlement of this debt. I believe this amount is fair given my current financial constraints.

If you agree to this proposal, please confirm the acceptance of this offer in writing, and I will remit the payment as soon as possible. Should you have any questions or wish to discuss this further, please feel free to contact me at your earliest convenience.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]