

Free Sample Debt Settlement Offer Letter

Today's Date

Your Name
Home Address
Phone Number

Attention: {name of collector or collection agency}
Address

RE: Collection letter dated {date of letter here} or phone call on {date of call here} reference account #: {account or reference number}

Dear Mr./Ms. {Collector's or Collection Agency's Name}

I do not agree that I owe as much as you claim I owe on the above referenced account. In an effort to save both of us a great deal of time and expense I am offering to settle this account for \$ _____. ([see alternative text below](#))

If you accept my offer, please send written confirmation to my address listed above. Once I receive your written confirmation, I will mail payment to your organization within five business days. If you wish to discuss this settlement offer, I can be reached at (insert daytime phone number with area code). However, please understand that I will not make any payment until receiving written confirmation that you accept my offer.

Sincerely,

Signature
Your Printed Name