

Heartfelt Personal Settlement Acceptance

Subject: Grateful Acceptance of Settlement Offer - Account [Number]

Dear [Creditor Representative],

I want to express my sincere gratitude for your understanding and compassion during my financial hardship. Your settlement offer provides me with a path forward that I can manage.

Due to [brief explanation: job loss/medical bills/family emergency], I've been unable to maintain my regular payments. Your willingness to work with me means more than you know.

I gladly accept your settlement offer:

- Original debt: \$[Amount]
- Settlement offer: \$[Amount]
- I can pay this amount by: [Date]

This settlement will allow me to move forward while taking responsibility for my obligations. I understand this resolves the debt completely, and I'm committed to making this payment as agreed.

Please confirm this agreement in writing so we can put this matter behind us. Thank you for your patience and understanding during this difficult time.

With appreciation,

[Your Name]

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