

[Your Full Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Creditor or Collection Agency Name]  
[Department Name]  
[Address]  
[City, State, Zip Code]

**RE: Debt Resolution Verification and Mortgage Qualification Requirements**

**Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing regarding the above-referenced account. I am currently in the process of securing a mortgage loan for a home purchase. My mortgage lender requires formal verification of the status of this debt before final loan approval can be granted.

Please provide a formal letter on company letterhead including the following details:

- A statement confirming the current balance of the account.
- If the debt has been settled, a statement confirming the account is paid in full or settled for less than the full balance with a \$0.00 remaining balance.
- The date the account was closed or resolved.
- Confirmation that the status of this account has been (or will be) updated with the major credit bureaus (Equifax, Experian, and TransUnion).

**Conditional Settlement Offer (If debt is unpaid):**

In the event that this debt is not yet resolved, I am prepared to offer a payment of \$[Amount] as full and final settlement of this account. This offer is contingent upon your written agreement that this payment will satisfy the debt in its entirety and that you will report the account as "Paid in Full" or "Settled" to the credit bureaus within [Number] days of receipt of payment.

Time is of the essence as my mortgage rate lock expires on [Date]. Please send the requested documentation via email to [Your Email Address] or via fax to [Fax Number, if applicable] as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]