

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

[Name of Debt Collector/Collection Agency]  
[Address]  
[City, State, Zip Code]

RE: Account Number: [Account Number]  
Amount Claimed: \$[Original Debt Amount]

To Whom It May Concern,

I am writing in response to your recent communication regarding the above-referenced account. I do not acknowledge liability for this debt; however, I am willing to settle this matter for a portion of the total amount in exchange for a full deletion of the trade line from my credit reports.

I am offering a one-time counter-offer payment of \$[Amount You Are Offering to Pay] as full and final settlement of this account. This offer is contingent upon your agreement to the following terms:

- You agree to accept the sum of \$[Amount You Are Offering to Pay] as payment in full.
- You agree to completely remove and delete all mentions of this account from any and all credit reporting agencies (Experian, Equifax, and TransUnion) within ten (10) business days of receiving payment.
- You agree that no information regarding this debt will be reported as "settled," "paid in full," or "charged off" in the future; rather, the entry will be deleted entirely.
- You agree that this payment will satisfy the debt in its entirety and that no further collection efforts will be made by your agency or any third party.

Please note that this is not an acknowledgment of the debt, nor an agreement to pay unless the terms above are accepted in writing. This offer will remain valid for [Number, e.g., 15] days from the date of this letter.

If you accept these terms, please send a signed agreement on your company letterhead confirming that you will delete the account from all credit bureaus upon receipt of the settlement funds. Once I receive your written confirmation, I will send the payment via [Certified Check/Money Order].

Sincerely,

[Your Signature]

[Your Printed Name]