

Your Name
Your Address
Your City, State, Zip Code

Date: [Insert Date]

Collection Agency Name
Collection Agency Address
City, State, Zip Code

RE: Account Number [Insert Account Number]

Dear [Name of Contact Person or Debt Collector],

This letter is regarding the debt associated with the account number listed above. I am offering a formal proposal to settle this debt in exchange for the complete removal of all references to this account from my credit reports.

I agree to pay your company the sum of \$[Insert Amount] as a full and final settlement of this account. This offer is contingent upon your written agreement to the following terms:

- Your company will accept the amount of \$[Insert Amount] as payment in full for the debt.
- Your company will completely delete any and all mention of this account, including any late payments, charge-offs, or collection entries, from my credit files at Equifax, Experian, and TransUnion.
- This account will not be listed as "settled" or "paid in full," but will be entirely removed from my credit history.
- Upon receipt of payment, your company will provide me with a letter confirming the debt is satisfied and that the request for deletion has been sent to the credit bureaus.

This offer is not an admission of liability for the debt, nor is it a waiver of any rights I have under the Fair Debt Collection Practices Act (FDCPA) or the Fair Credit Reporting Act (FCRA).

If you agree to these terms, please sign this letter and return a copy to me. Once I receive the signed agreement, I will send a cashier's check or money order for the agreed-upon amount within [Insert Number] business days.

Sincerely,

[Your Signature]

[Your Printed Name]

Accepted by:

Authorized Signature: _____

Printed Name: _____

Title: _____

Date: _____