

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

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

RE: Account Number [Insert Account Number]

## **FINAL NOTICE: OFFER FOR SETTLEMENT AND PERMANENT DELETION**

To Whom It May Concern,

This letter is a follow-up to my previous correspondence regarding the aforementioned debt. This is my final attempt to resolve this matter amicably before I pursue alternative methods of credit dispute or legal oversight.

I am prepared to pay a one-time settlement amount of \$[Insert Amount] in exchange for a complete and permanent deletion of all information related to this account from the following credit reporting agencies: Equifax, Experian, and TransUnion.

Please note that this offer is not an admission of liability or a confirmation that this debt is valid. I am proposing this settlement solely to resolve this matter quickly.

### **Terms of Agreement:**

- The creditor agrees to accept \$[Insert Amount] as full and final payment of the debt.
- The creditor agrees to completely remove all entries, reporting, and history regarding this account from all credit bureaus within ten (10) business days of receiving payment.
- The creditor will not sell, transfer, or assign the remaining balance to any other entity.
- The account will be marked as "Paid in Full" in internal records, but deleted entirely from credit reports.

If you agree to these terms, please send a signed letter on company letterhead confirming this agreement. Upon receipt of your written acceptance, I will send the payment via certified funds (Cashier's Check or Money Order).

This offer will expire in [Number, e.g., 10] business days from the date of this letter. If I do not receive a written agreement by that time, I will withdraw this offer and proceed with a formal dispute of the account's validity.

Sincerely,

[Your Signature]

[Your Printed Name]