

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

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

Re: Account Number [Your Account Number]

Dear [Name of Contact Person or Debt Collector],

I am writing to you regarding the account listed above. I do not acknowledge liability for this debt; however, I am interested in resolving this matter quickly.

I am offering a one-time, lump-sum payment of \$[Insert Amount] in exchange for your agreement to completely delete any and all references to this account from my credit reports with all credit bureaus (Equifax, Experian, and TransUnion).

Upon your acceptance of this proposal, please send me a signed letter on your company letterhead stating that you agree to the following terms:

- You will accept the amount of \$[Insert Amount] as full and final settlement of the debt.
- You will completely remove all information regarding this account from my credit files within ten (10) business days of receiving payment.
- You will not sell or transfer this debt to any other party.

Once I receive the signed agreement, I will send the payment via [Certified Check/Money Order]. This offer is valid for [Insert Number] days from the date of this letter.

Please note that this is not an acknowledgment of the debt, nor a promise to pay unless the terms above are met in writing.

Sincerely,

[Your Signature]
[Your Printed Name]