

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

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

Re: Account Number [Your Account Number]

Dear [Debt Collector Name],

This letter is regarding the debt associated with the account number listed above. I am offering a one-time, lump-sum payment of \$[Insert Amount] as a full and final settlement of this debt.

This offer is contingent upon your written agreement to the following terms:

- You will accept the amount of \$[Insert Amount] as full satisfaction of the debt.
- You will completely remove all references, trade lines, and entries regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within 30 days of receiving payment.
- The account will not be listed as "settled" or "paid in full," but will be entirely deleted from my credit report.
- You will cease all collection activity and will not sell or transfer this debt to any other entity.

If you agree to these terms, please send a signed agreement on your company letterhead. Once I receive the signed agreement, I will send the payment via certified check or money order.

Please note that this is not an admission of liability or a waiver of any rights. This offer is valid for [Number of Days] days from the date of this letter.

Sincerely,

[Your Signature]  
[Your Printed Name]