

Current Date: [Insert Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Collection Agency Name]

[Collection Agency Address]

[City, State, Zip Code]

RE: Account Number [Insert Account Number]

To Whom It May Concern,

This letter is regarding the account listed above, which shows a reported balance of \$[Insert Total Balance].

I am offering a partial payment of \$[Insert Offer Amount] as a settlement in full for this debt. This offer is contingent upon your agreement to completely remove and delete all information regarding this account from all credit reporting agencies (Equifax, Experian, and TransUnion) to which you have reported it.

By accepting this offer, [Collection Agency Name] agrees to the following:

- Accept the payment of \$[Insert Offer Amount] as payment in full for the account.
- Release me from any further financial liability or obligation regarding this debt.
- Request the removal of all trade lines, late marks, and collection notations associated with this account from my credit reports within 15 days of receiving payment.
- Refrain from selling or transferring any remaining balance to another party.

This offer is not an admission of liability for the debt, but an attempt to resolve the matter amicably. If you agree to these terms, please sign and return a copy of this letter on your company letterhead. Once I receive the signed agreement, I will send the payment via certified funds.

If I do not receive a response within 15 days, this offer will be considered withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]