

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to you regarding the telecommunications debt associated with the account number listed above. I am not acknowledging liability for this debt; however, I am interested in resolving this matter amicably.

I am offering a one-time, lump-sum payment of \$[Insert Amount] in exchange for a full release of this debt and the complete deletion of any and all references to this account from every credit reporting agency you have reported to (including, but not limited to, Equifax, Experian, and TransUnion).

Upon your acceptance of this offer, please provide a written agreement on company letterhead stating that:

- The payment of \$[Insert Amount] is accepted as payment in full.
- The account will be reported as "Deleted" or "Paid in Full" and all negative entries will be removed from my credit reports within 30 days of receiving payment.
- No further attempts to collect on this debt will be made by your agency or any third party.

Once I receive this written confirmation, I will send the payment via [Certified Mail/Money Order] immediately. If I do not receive a response within 15 business days, I will consider this offer withdrawn.

Please note that this is not a request for verification of the debt, but an offer to settle.

Sincerely,

[Your Signature]

[Your Printed Name]