

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

This letter is a formal offer to settle the above-referenced account. This offer is made on the condition that you agree to the following terms:

1. I agree to pay a one-time, reduced payment of \$[Insert Amount] as full and final settlement of this debt.
2. In exchange for this payment, your agency agrees to completely remove all information regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within ten (10) business days of receiving payment.
3. Your agency agrees to cease all collection activities and mark the debt as "paid in full" with no remaining balance.

This offer is time-sensitive and will expire on [Insert Expiration Date].

If you accept these terms, please send a signed agreement on your company letterhead confirming that you will delete the credit reporting entries upon receipt of the settlement amount. I will send the payment immediately upon receiving your written confirmation.

Please note that this letter does not constitute an admission of liability or an acknowledgment of the debt. It is an attempt to resolve a disputed matter.

Sincerely,

[Your Signature]

[Your Printed Name]