

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

[Date]

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

RE: Account Number [Your Account Number]

To Whom It May Concern,

I am writing regarding the utility debt listed on my credit report for the account mentioned above. I do not acknowledge any liability for this debt, but I am willing to settle the matter to resolve it quickly.

I am offering a one-time payment of \$[Insert Amount] in exchange for a "pay for delete" agreement. This means that upon receipt of the payment, your company agrees to completely remove all records and reporting regarding this account from my credit reports with Equifax, Experian, and TransUnion.

This payment will serve as a full and final settlement of the account. This offer is valid for [Insert Number] days from the date of this letter.

If you accept these terms, please send a written agreement on your company letterhead stating that the account will be deleted from all credit bureaus upon receipt of the funds. Once I receive the signed agreement, I will send the payment via [Certified Check/Money Order].

Please note that this is not an acknowledgment of the debt, and this offer shall be void if the debt is not deleted as specified.

Sincerely,

[Your Signature]

[Your Printed Name]