

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

[Creditor or Collection Agency Name]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Account Number [Insert Your Account Number]

To Whom It May Concern,

I am writing to offer a settlement for the above-referenced account. I am prepared to pay a lump sum of \$[Insert Amount] in exchange for the full satisfaction of the debt and the complete removal of all negative notations related to this account from my credit reports.

This offer is contingent upon the following terms:

- The payment of \$[Insert Amount] will be accepted as payment in full for the debt.
- Your company will completely delete any and all references, tradelines, and negative reporting regarding this account from all credit reporting agencies (Equifax, Experian, and TransUnion).
- The account will not be listed as "settled" or "paid in full," but rather entirely removed from my credit history.
- No further collection efforts will be made, and the remaining balance will be waived.

Please note that this is not an acknowledgment of the debt, nor is it a waiver of my rights under the Fair Debt Collection Practices Act (FDCPA) or the Fair Credit Reporting Act (FCRA). This is strictly an offer to settle the account for the purpose of credit repair.

If you agree to these terms, please send a signed letter on your company letterhead confirming this agreement. Upon receipt of the written agreement, I will send the payment via certified funds (money order or cashier's check) within [Insert Number] days.

If I do not hear from you within 30 days, I will assume you have declined this offer.

Sincerely,

[Your Signature]
[Your Printed Name]