

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

[Date]

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

RE: Counter-Offer for Settlement of Account [Account Number]

To Whom It May Concern,

I am writing in response to your recent communication regarding the debt referenced above. I am prepared to settle this account; however, I will only do so under specific conditions regarding my credit report.

I am offering a one-time payment of \$[Enter Amount] as a full and final settlement of this debt. This offer is strictly contingent upon your agreement to the following:

- You will accept the amount of \$[Enter Amount] as payment in full for the balance.
- You will completely remove all references, trade lines, and notations regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within ten (10) business days of receiving payment.
- You will not list this account as "settled," "paid in full," or "charged off" on my credit report. It must be completely deleted.
- You will not sell or transfer any remaining balance to another party.

Please be advised that this is not an acknowledgment of the debt, nor is it a waiver of any rights. This is a settlement offer to resolve the matter and repair my credit profile.

If you agree to these terms, please send a signed letter on your company letterhead confirming this agreement. Upon receipt of that written confirmation, I will issue payment via [Certified Check/Money Order].

If I do not receive a written agreement to these terms within [Number of Days] days, this offer will be withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]