

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

[Date]

[Name of Debt Collector/Agency]
[Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Name of Agency or Contact Person],

I am writing in response to your communication dated [Date of their letter] regarding the alleged debt mentioned above. This letter serves as a formal request for debt verification and a proposal for final resolution.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request full verification of this debt. Please provide the following documentation:

- Proof that you are authorized to collect this specific debt.
- A complete payment history and a breakdown of the total amount, including any interest or fees.
- A copy of the original contract or agreement signed by me.
- Evidence that the statute of limitations for collecting this debt has not expired.

In the interest of a final resolution, and without admitting to any liability for the alleged debt, I am prepared to offer a one-time settlement payment of \$[Insert Amount] as full and final satisfaction of this account. This offer is contingent upon the following conditions:

- The payment is accepted as full settlement, and no further collection actions will be pursued.
- Your agency agrees to remove all negative entries and trade lines associated with this account from all credit reporting agencies (Experian, Equifax, and TransUnion).
- You will provide a written agreement confirming these terms before any payment is sent.

If you accept this proposal, please send a signed agreement on your company letterhead. If you do not accept, please proceed with the requested debt verification. Be advised that until this debt is verified, you are required by law to cease collection efforts.

Sincerely,

[Your Signature]

[Your Printed Name]