

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

[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter regarding the debt associated with the account number referenced above. I would like to resolve this matter; however, I am requesting that you immediately cease all further communication with me, or any member of my household, regarding this debt.

Under the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692c, you must stop contacting me after receiving this written notice. This includes communication via telephone, mail, email, or third-party contact.

I am prepared to offer a resolution. I propose a one-time, final settlement payment of \$[Insert Amount] to satisfy the debt in full. This offer is contingent upon your written agreement that the debt will be considered "Paid in Full" and that you will request the removal of any negative marks associated with this account from all credit reporting agencies.

If you choose to reject this settlement offer, you are still required by law to cease all communications with me, except to advise me that your collection efforts are being terminated or that you intend to invoke specified legal remedies.

Please provide your response regarding the settlement offer in writing only to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]