

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

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

RE: Account Number: [Account Number]

Dear [Contact Person or Debt Collector Name],

This letter is to follow up on our recent conversation regarding the above-referenced account. I am writing to formally offer a full and final settlement of this debt for the amount of \$[Amount].

This offer is contingent upon the following conditions:

- The payment of \$[Amount] will be accepted as full and final settlement of the debt.
- Your agency will consider the account paid in full and will cease all further collection efforts.
- Your agency will notify all credit reporting agencies to which you have reported this debt that the account has been "Paid in Full" or "Settled in Full."
- Your agency will provide a written letter confirming that the debt is satisfied and that I have no further obligation regarding this account.

Upon receipt of your written acceptance of these terms on company letterhead, I will send the payment via [Certified Check/Money Order/Wire Transfer] within [Number] business days.

Please note that this offer is made for settlement purposes only and does not constitute an admission of liability or the validity of the debt.

I look forward to receiving your written confirmation.

Sincerely,

[Your Signature]

[Your Printed Name]