

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Contact Person or Debt Collector],

I am writing regarding the debt associated with the account number mentioned above. I would like to resolve this matter and am offering a settlement to close the account permanently.

I am prepared to offer a one-time payment of \$[Amount] in exchange for the following conditions:

- The payment shall be considered "Full and Final Settlement" of the entire debt.
- Your agency agrees to release me from any further financial liability regarding this account.
- Your agency agrees to report this account as "Paid in Full" or "Settled" to all applicable credit bureaus.
- Your agency agrees to cease all collection activities and will not sell the remaining balance to another party.

If you accept these terms, please send a written agreement on your company letterhead confirming that this payment will satisfy the debt in full and outlining the credit reporting changes mentioned above.

Upon receipt of your written acceptance, I will remit the payment via [Method of Payment, e.g., Certified Check]. Please do not consider this letter an acknowledgment of the validity of the debt, but rather an effort to resolve a disputed or outstanding matter.

I look forward to your response within [Number] business days.

Sincerely,

[Your Signature]

[Your Printed Name]