

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

[Date]

[Name of Contact Person or Department]
[Name of Collection Agency or Creditor]
[Address]
[City, State, Zip Code]

RE: Settlement and Deletion of Account #[Your Account Number]

Dear [Name of Contact Person or Department],

This letter serves as a formal agreement regarding the final payment for the above-referenced account. Per our previous communication, I am enclosing a payment in the amount of \$[Dollar Amount] as full and final satisfaction of this debt.

This payment is being made on the condition that [Name of Collection Agency/Creditor] agrees to the following terms:

- The payment of \$[Dollar Amount] is accepted as payment in full for the debt.
- You will completely remove and delete any and all references, notations, or trade lines regarding this account from all credit reporting agencies (Equifax, Experian, and TransUnion) within thirty (30) days of receipt of this payment.
- This account will not be listed as "paid collection" or "settled," but will be entirely deleted from my credit history.
- You will not sell, transfer, or assign any remaining balance to another entity.

By cashing or depositing the enclosed check/money order, you are accepting these terms and acknowledging this as a binding legal agreement.

Please send a written confirmation on company letterhead stating that the account has been closed and the request for deletion has been sent to the credit bureaus.

Sincerely,

[Your Signature]

[Your Printed Name]