

[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/Creditor]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]

Dear [Name of Contact Person],

This letter is a formal offer to settle the above-referenced account. I am offering a one-time payment of \$[Insert Amount] in exchange for the full satisfaction of this debt and the complete deletion of all associated reporting from my credit files at Equifax, Experian, and TransUnion.

This offer is contingent upon the following terms:

- You agree to accept the sum of \$[Insert Amount] as payment in full for the debt.
- You agree to completely remove/delete all references to this account and any associated negative information from my credit reports within 30 days of receiving payment.
- This agreement does not constitute an admission of liability for the debt but is an effort to settle the matter amicably.

If you accept these terms, please provide a written response on company letterhead signed by an authorized representative. Upon receipt of this written confirmation, I will issue the payment via [Certified Check/Money Order].

Please note that if this offer is not accepted as written, it is withdrawn. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]