

Your Name
Your Address
Your City, State, Zip Code
Your Phone Number

Date: [Insert Date]

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

RE: Account Number [Insert Account Number]

Dear [Insert Name of Contact Person or Debt Collector],

I am writing to you regarding the debt associated with the account number listed above. I do not acknowledge liability for this debt, but I am willing to offer a settlement in exchange for the complete removal of this account from my credit reports.

I am offering a one-time payment of \$[Insert Amount] as full and final settlement of this account. This offer is contingent upon your agreement to the following terms:

- You will accept the payment of \$[Insert Amount] as payment in full.
- You agree to completely remove all references, trade lines, and information regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within ten (10) business days of receiving payment.
- You will not list this account as "settled," "paid in full," or any other status. It must be completely deleted from my credit history.
- You agree not to sell or transfer this debt to any other entity.

If you agree to these terms, please sign this letter and return a copy to me. Once I receive the signed agreement, I will send the payment via certified check or money order.

This offer will expire if not accepted in writing within fifteen (15) days of the date of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]

Accepted By:

Name: _____

Title: _____

Date: _____