**[Your Name]**

**[Your Address]**

**[Your City, State Zip]**

**[Collector’s Name]**

**[Collector’s Address]**

**[Collector’s City, State Zip]**

**[Date]**

Re: Account Number **[Insert account number]**

Dear Sir or Madam:

In response to your **[letter or credit report entry]** on **[date]** related to the above-referenced debt referenced, I wish to settle the debt to our mutual benefit.

This is not an acknowledgment or acceptance of liability of the debt. I have not received verification of the debt. This is not a promise to pay and will not act as a payment agreement unless you provide a response as detailed below.

I am willing to pay **[dollar amount or in full]** to settle this account in return for your agreement to remove all references of this debt from my credit profile with the three credit bureaus (Transunion, Equifax, and Experian). Further, you will not list this debt as a “settled account” or “paid collection.” Should your company accept this payment, it will satisfy the debt in full, and you will not attempt to sell or transfer the debt to another creditor. Finally, you will make no mention of this agreement to any outside third parties, excluding the original creditor. I retain full rights to validate this debt.

If you agree to the terms, please send a response on your company letterhead agreeing to the terms, signed by an authorized agent of **[Collector’s name]**. The letter will be treated as a contract and subject to the laws of my state. In response, I will send certified payment in the amount of **[dollar amount]** payable to **[Collector’s name]** via priority mail. I realize that you are under no obligation to report these accounts to the credit bureau, but your

I look forward to working with you towards a timely resolution to this matter.

Sincerely,

**[Your name]**