

**Your Name**  
**Your Address**  
**Your City, State Zip Code**

**Creditor or Collection Agency's Name**  
**Creditor or Collection Agency's Address**  
**Creditor or Collection Agency's City, State Zip Code**

**Date:**

**Re: Account Number XXXX-XXXX-XXXX**

To the Person Responsible for Collecting on this Account,

This letter is in response to your [**letter / phone call / credit report entry**] on [**date**] related to the debt listed above. I would like to save us both some time and effort by settling this debt.

Please be aware that this letter is not an acknowledgment nor an acceptance of the debt, as I have not received any verification of the debt. Nor is this letter in any way a promise to pay and it is not a payment agreement, unless you respond in the manner detailed below.

Your company has the ability to report this debt to the credit bureaus as you deem necessary. You also have the ability to change the listing since you are the company that supplies information about this account to the credit reporting agencies.

I am willing to pay [**this debt in full or \$XXX as settlement for this debt**] in return for your agreement to remove all information regarding this debt from the credit reporting agencies within ten calendar days of payment. If you agree to the terms, I will send certified payment in the amount of \$XXX, payable to [**Creditor or Collection Agency**], in exchange for having all information related to this debt removed from all of my credit files.

If you accept this offer, you also agree not to discuss the offer with any third-party, except for the original creditor. If you accept the offer, please prepare a letter on your company letterhead agreeing to the terms. This letter should be signed by an authorized agent of [**Creditor or Collection Agency**]. The letter will be treated as a contract and subject to the laws of my state.

Your response must be postmarked no later than 15 days from your receipt of this settlement offer or this offer will be withdrawn and I will request full validation of this alleged debt, consistent with rights and protections granted by the Fair Debt Collection Practices Act.

Please forward your agreement to the address listed above.

Sincerely,

Your Name