**{Account Number: XXXXXXXXXXX}  
{Original Creditor: (creditor name)}  
{Amount as Listed on Credit Report: $XXXX.XX}**

To Whom It May Concern:

In reference to the above-listed account, I am writing this letter to offer you the opportunity to settle the alleged amount owed to our mutual benefit. Please note that I do not acknowledge any liability for this debt in any form and I retain my right to request a full and complete debt validation from your company.

However, I am willing to pay off a portion of this account as a show of goodwill under the following conditions:

* Your company will delete all references to this account from my credit profile at the three credit reporting agencies (Experian, Equifax, and TransUnion).
* You will not list this debt as a “settled account.”
* Your company will accept this payment to satisfy the debt in full.
* Your company will not attempt to sell or transfer this debt to another creditor.
* You will make no mention of this agreement to outside third parties.

If you agree to these terms I will:

* Pay the amount of $XXX.XX via money order or certified cashier’s check (***aim for around 40% to 50% of the debt for newer accounts, and 30% to 40% of the debt for older accounts.)***

Please understand that this is not a renewed promise to pay. This is a restricted settlement offer and you must agree to the terms above for payment to be made. I require your written agreement to these terms on company letterhead and signed by a representative who is authorized to enter into such agreements.

The terms of this offer will expire after 30 days. I look forward to your prompt and positive response.

Sincerely,

**{Your Name – typed not signed**}

**{Original Creditor Name}  
{Creditor Address}  
{Creditor Phone Number}**

**{Account Number: XXXXX – XXXX – XX}  
{Listed Amount Due: $X, XXX.XX}**

Dear **{Original Creditor Name}:**

Regarding the above-listed account, it has been brought to my attention that you claim that I owe the listed amount shown above. While I accept no responsibility for ownership of this debt, I’m willing to compromise and offer a significant settlement amount in exchange for your agreement to the following:

1. Your agreement to the full and complete deletion of any past-due references pertaining to this account from all credit bureaus to which you report.
2. Your agreement that this payment constitutes a payment in full, and not a “paid collection” or “settled account.”
3. Your agreement that you will not attempt to sell or reassign the rights to this account to another third-party debt collection agency after payment has been received.

While I’m aware that your purpose is to collect debts that you have obtained from original creditors, I am also aware that you are under no obligation to report any of these accounts to the credit bureaus.

Your full cooperation in deleting this account in exchange for payment is appreciated.

When I receive signed documentation from your authorized representative on company letterhead stating that you agree to the terms above, I agree to pay $XXX.XX via certified funds – either cashier’s check or money order. This payment will be sent to you via priority mail as soon as the signed agreement is received by me.

Please be aware, that this is not a renewed promise to pay. I make no claim of responsibility for this debt, and I make no statement that I believe that this debt is valid or owed by me.

If you do not agree with the resolution terms I have offered above; I will move forward with my rights to request a full and complete verification and validation of this debt.

I look forward to a timely resolution of this matter.

Regards,

**{Your Name (please type, do not sign any correspondence you send to a debt collector)}**