

[Your Name]
[Your Address] [City, State, Zip Code] [Email Address][Phone Number]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]
[Date]

Subject: Account #1234-5678-9012-3456

Dear [Creditor's Name],

I am writing in reference to my account (**Account Number: 1234-5678-9012-3456**). While I do not acknowledge ownership of this debt, I am willing to settle it. I propose to pay **[full balance owed / \$----]** in exchange for your agreement to the following:

1. This payment will satisfy the debt in full.
2. You will not report this account as a "paid collection" or "settled account."
3. You will remove all references to this account from the credit reporting agencies (Equifax, TransUnion and Experian) that you have reported to and validated this account.

Please confirm your acceptance of these terms within 15 days of receiving this letter. Once I receive your signed agreement on company letterhead, I will proceed with the payment of **[\$--]** via **[cashier's check, money order, or wire transfer]**.

If I do not hear back within 15 days, I will withdraw this offer and follow up with a verification request.

Thank you for your prompt attention to this matter. I look forward to resolving this quickly.

Sincerely,
[Your Name]
[Your Address]
[City, State, Zip Code]

