

Your Name
Your Address
Your Phone #

Collector's Name
Collector's Address
Date

Dear Collection Manager,
Re: Account Number _____

This letter is an offer to amicably settle the above account. It is not to be construed as an acknowledgment of my liability for this debt in any form.

I'd like to notify that I'm not acknowledging or accepting that I owe this debt. This is because the debt hasn't been verified yet. This letter also doesn't imply a promise to pay the debt unless you provide a response as detailed below.

I am aware of the fact that your company can report the debt to the credit bureaus as you find necessary. Moreover, you have the ability to change the account status since you are the information provider.

I am willing to offer \$ _____ as payment or settlement of the debt in full in return of your agreement to remove all information on this account from my credit report within 10 calendar days. If you agree to the terms, I shall send you a certified payment of the amount stated above in exchange to have all information on this debt account deleted from my credit report.

I hope you'll also agree to not discuss this offer with any third party (except the original creditor). If you find my offer acceptable, please send me a letter agreeing to the terms. It will be convenient for me if the letter is signed by your authorized agent. The letter should be subject to the laws of my state and treated as a contract.

Thank You,

Your Signature
Your Name