

*Account Number: XXXX*

*Original Creditor: (creditor name)*

*Amount as Listed on Credit Report: \$*

To Whom It May Concern:

Regarding the above-listed account, this letter is to offer to settle the alleged amount owed. Please note that I am not acknowledging any liability for this debt in any form, and I retain my right to request 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 report at the three credit reporting agencies (Experian, Equifax, and TransUnion).
- Your company will accept this payment to satisfy the debt in full.
- You will not list this debt as a “settled account.”
- Your company will not attempt to sell or transfer this debt to another creditor.

If you agree to these terms I will:

- Pay the amount of *\$(insert amount)* via money order or certified cashier’s check

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,