

## Pay-for-Delete Offer Letter

Negotiated settlement request

[Your Full Name]

[Your Mailing Address]

[City, State ZIP]

[Date]

[Collection Agency Name]

[Collection Agency Address]

Re: Settlement offer for account [XXXX]

To Whom It May Concern:

Without admitting liability, I am willing to resolve the account referenced above. I offer to pay [settlement amount] as full satisfaction of the account if your company agrees in writing to delete all reporting of this account from Equifax, Experian, and TransUnion.

This offer is conditioned on written confirmation that:

1. The payment will settle the account in full.
2. Your company will request complete deletion of the tradeline from all credit bureaus.
3. The deletion request will be submitted within [number] days of payment.

Please send written confirmation on company letterhead before payment is made.

Sincerely,

[Your Signature]

[Your Printed Name]