

[Date]
[Your Name]
[Your Address]
[Collection Agency]
[Collection Address]

Re: Account Number XXXX-XXXX-XXXX-XXXX

Dear [Collection Company]:

This letter is being written in regards to account number: [account number].

The validity of this account is in dispute and this letter in now way is an acceptance or ratification of the claimed debt.

However, I wish to offer a compromise and proposed settlement of the debt under the following conditions:

- 1) You agree in writing to accept the offered settlement amount and show the account as 'payment in full' or 'paid in full'.
- 2) You agree in writing to delete any reference to this collection attempt from all credit bureaus to which you reported it to.
- 3) In return, I will offer to settle this account in the amount of \$ [insert settlement amount].

Upon receipt of a signed written agreement to the above terms on company letterhead or similar, I will pay \$ [insert amount] via cashier's check, wire transfer, or similar.

Please respond to this offer to the above address within fourteen days.

This offer expires fourteen days from the date on this letter.

Sincerely,

[Signature]

[Name Typed]