**Pay for delete letter template for credit repair**

**<Your Name>
<Your Address>
<Your City, State, Zip Code>
<Collection Agency’s Name>
<Collection Agency’s Address>
<Collection Agency’s City, State, Zip Code>
<Date>**
Re: Account Number **<XXXXXXXXXXX>**

Dear **<Creditor’s Name>**,

I am writing this in response to your recent correspondence related to account number **<XXXXXXXXXXX>**.

I accept no responsibility for ownership of this debt; however, I’m willing to compromise. I can offer a settlement amount in exchange for your written agreement to the following terms:

* You agree to accept this payment as satisfying the debt in full (once you receive the agreed upon amount).
* You agree to not list this debt as a “paid collection” or “settled account.”
* You agree to completely remove any and all references to this account from the credit reporting agencies (Equifax, TransUnion and Experian) that you have reported to and validated this account.

I am willing to pay the **<full balance owed / $XXX as settlement for this debt>** in exchange for your agreement to the above terms within fifteen calendar days of receipt of payment. Understand that this is not a promise to pay. This is a restricted settlement offer and you must agree to the terms above in order for payment to be made.

Should you accept, please send a signed agreement with the aforementioned terms from an authorized representative on your company letterhead. Once I receive this, I will pay **<$XXX>** via **<cashier’s check/money order/wire transfer>**.

If I do not receive your response to this offer within fifteen calendar days, I will rescind this offer and follow up with a method of verification letter.

I look forward to resolving this matter quickly.

Sincerely,

**<Your Name>**

**<Your Address>
<Your City, State, Zip Code>**