Sample Pay for Delete Letter

(Your Name)

(Your Address)

(Debt Collector’s Name)

(Debt Collector’s Address)

(Account Number)

(Balance)

(Original Creditor’s Name)

Dear (Debt Collector’s Name),

I recently reviewed my credit report and was made aware of a balance I allegedly owe for the account from (insert original creditor’s name) listed above.

I assume no ownership or responsibility for this debt, but I would like to propose a settlement offer if you agree to the following terms and conditions:

* The amount paid will satisfy the outstanding debt obligation in full. This means that you cannot sell the debt to another party.
* You agree to keep this arrangement confidential and not disclose any part of it to third parties.
* Upon receipt of payment, your company will remove any entries or information related to this account in its entirety from my credit report. This should be done for each of the credit bureaus, including Equifax, Experian, TransUnion).
* Once the account is deleted, you will not relist it as settled or paid in full.

If you’re willing to follow these terms and conditions, I will remit payment in the amount of (insert amount). Funds will be sent by (insert payment method; cashier’s check or money order preferred).

I’d like to reiterate that I am not assuming responsibility for this debt or promising to pay. I’m simply proposing a settlement offer that will only be executed if you agree to the terms and conditions listed above.

This offer is valid for (insert timeframe) days. If you’d like to move forward, please respond in writing on a company letterhead. The letter should also be signed by a member of upper-management that has the ability to uphold the terms and conditions of the agreement.

Thanks in advance for your prompt attention to this matter.

Sincerely,

(Your Name typewritten; do not insert your signature)