Sample Pay-for-Delete Letter

**[Your name]**

**[Your home address]**

**[Creditor/Lender/Collection Agency name]**

**[Creditor/Lender/Collection Agency address]**

**[Date]**

Dear **[creditor/lender/collection agency name],**

This letter is in regard to your **[credit report entry/correspondence]** referencing the debt on **[account number]**. I have not received verification of this debt and accept no responsibility for the ownership of this debt, but I am willing to compromise on the settlement of this debt.

I am willing to pay [full amount/settlement for this debt in the amount of $X] in exchange for the following in writing:

1. Your agreement to accept this payment as payment in full.
2. This payment will not be noted as a “paid collection” or a “settled account.”
3. Your agreement to remove any and all records of this account from all credit bureau reports.

Upon receipt of a signed agreement to these terms, I will pay the above amount via **[check/money order/etc.]**.

According to the Fair Credit Collection Practices Act, I have a right to dispute this debt if deemed necessary. If you do not respond to this letter within 15 calendar days, you can expect me to rescind this offer and follow up with a request for full debt verification.

Thank you in advance for your prompt response.

Sincerely,

**[name]**