**Sample Pay for Delete Letter**

(Your Full Name)

(Your Full Address)

(Collection Agencies Name)

(Collection Agencies Full Address)

(Date)

Account Number: (123-456-789)

Dear Collection Specialist

I am sending this letter in response to your recent letters related to the account number above. I would like to discuss a one time offer to settle this debt which is alleged to be $\_\_\_\_\_\_\_\_. This offer does not acknowledge my liability for the debt, since I have not received debt verification from your company.

Your company can record this debt with credit bureaus and the ability to change the record since you are the provider of the information.

I am offering to pay ($XX.XX as settlement for this debt OR pay this debt in full) in return for your agreement to have all information removed from all credit reporting agencies within ten business days of payment of the debt as agreed.

Please respond in writing, agreeing to these terms. Once I receive the agreement, I will forward a certified payment in the amount of ($XX.XX) to (Collection Agency) in exchange for all of the details and information about to this specific debt removed from all credit agencies.

You agree once you have accepted this offer to not discuss the details of this offer with any 3rd parties, except for the original creditor. Please respond using your company’s letterhead and signed by an authorized agent of (collection company). This letter is subject to the laws of my (State) and will be considered a contract between us.

The Fair Debt Collection Practices Act provides the right to dispute the alleged debt. If a response is not received, postmarked within (XX) Days, the offer is withdrawn and I request a complete verification of this debt.

Please send all correspondence including your agreement to the address indicated above.

(Or)

I can be reached at – Phone – XXX-XXX-XXXX and email Johndoe @ ISP . com. Please contact me through one of the following at your convenience.

Sincerely,

(Signature)

(Your name printed)