**Pay for Delete Letter**

Name of Collection Agency  
Address of collection agency

Re: Collection Account for Original Creditor Account Number  
Amount: $50.00

Dear Sir or Madam,

This is for your information that I am disputing validity of the debt referred to above. I am not aware of the account number and you have not informed me of the existence of this account.

I am willing to pay this account IN FULL (or a settlement percentage, whichever is feasible) if you agree to immediately delete the account from the credit reporting agencies (namely Equifax, TransUnion and Experian) that you have reported to, and validated this account. My sole purpose is to get this item removed from my file. This letter should not be interpreted as recognition of the debt or acknowledgment of liability for the debt.

If you accept the terms of this agreement, the certified amount of $50 will be sent to your collection agency provided there is complete deletion of any reference to the debt from my file on all the credit bureaus that you have reported to, and the debt is validated. As the full amount demanded will be paid back, there should not be any waiting period to delete this item from the reporting bureaus.

Your agency should delete all information regarding the account from my credit files within 10 business days from the receipt of the payment, as mentioned in this agreement. The terms of this agreement will not be discussed with anyone but the original creditor. No third party will be informed if contacted and no acknowledgment of the debt, any kind of payment, or settlement will be discussed if I am contacted by the Reporting Agencies.

Following the acceptance of the agreement, please prepare a letter on your company letter head unambiguously agreeing to the aforementioned terms and conditions and have it signed by your agency's authorized signatory. This letter will imply a legal contract, enforceable under my state law.

If I do not receive an approval letter within 15 days of your receipt of this letter, I will withdraw this offer.

Please communicate regarding this account to the address mentioned below.

Your Name  
Your Address  
State Zip Code