**Pay for Delete Letter**

Name of Collection Agency
Address of collection agency

Re: Collection Account for Original Creditor Account Number
Amount: $XXX.XX

To whom it may concern:

This is to inform you that I dispute the validity of the debt referred to above.

I am willing to pay this account IN FULL (or whatever amount you plan to pay) if you agree to immediately delete the account from all credit reporting agencies (CRAs) to which you report, and follow through with this deletion within 10 days of receipt of the agreed-upon amount.

My sole purpose is to remove the item 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, I will send the certified amount of $XXX to your collection agency.

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 above. 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 CRAs.

Following the acceptance of the agreement, please prepare a letter on your company letterhead 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

Sincerely,

Name of Debtor