TO

**[Receiver Name]**

[Receiver Title]

**ADDRESS:** **[Receiver Address]**

**EMAIL:** **[Email Address]**

**PHONE:**  **[Home Phone]**

FROM

**[Sender Name]**

**[Sender Title]**

Sub: Pay for Delete Letter

Dear **[NAME]**

To Whom It May Concern:

Regarding the above-listed account, I am writing this letter to offer you the opportunity to settle the alleged amount owed to our mutual benefit. Kindly note that I do not acknowledge any liability for this alleged debt in any form, and I retain my right to request full and complete debt validation from your company.

However, I am willing to pay off a portion of this account as a show of goodwill under the following conditions:

Your company will delete all references to this account from my credit report at the three-credit reporting agencies.

You will not list this debt as a “settled account.”

Your company will accept this payment to satisfy the debt in full. Your company will not attempt to sell or transfer this debt to another creditor. You will make no mention of this agreement to outside third parties.

If you agree to these terms, I will: Pay the amount of $ via money order or certified cashier’s check.

Please understand that this is not a renewed promise to pay. This is a restricted settlement offer, and you must agree to the terms above for payment to be made. I require your written agreement to these terms on company letterhead and signed by a representative who is authorized to enter into such agreements.

The terms of this offer will expire after 30 days. I look forward to your prompt and positive response.

Sincerely