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]**

I, **[NAME]**, am writing this letter to offer your credit department the one-time offer to settle the alleged amount due for **[AMOUNT]**. Please note that while I am offering this amount of money to settle the debt, this is not my acknowledgment of its liability.

However, as I do disagree with the total amount owed, I am willing to agree to settle this debt as a show of goodwill under the following circumstances:

* Report to all credit agencies that this debt has been paid-in-full or the equivalent best-case scenario to Experian, Equifax, and TransUnion.
* Payment will be made to satisfy the payment made in-full under the Account.
* This debt will be deleted from your records; and
* There will be no mention of this debt or settlement to any third (3rd) parties.

If the above-mentioned items can be met, I am willing to make payment on this debt immediately. I will only answer to an individual who is an official representative of this Company with the terms of this offer expiring at the end of thirty (30) days.

Sincerely,