**Pay for Delete Template**

The**template below** can help you get started with your own pay for delete letter.

<Your Name>

<Your Address>

<Your City, State Zip>

<Collection Agency’s Name>

<Collection Agency’s Address>

<Collection Agency’s City, State Zip>

<Date>

Re: Account Number XXXX-XXXX-XXXX-XXXX

Dear Collection Specialist:

I am writing this letter in response to your recent correspondence related to the account number I referenced in the subject line above. I am considering the possibility of settling this debt.

I’m accepting no responsibility for ownership of this debt. However, I’m willing to compromise. I can offer a significant settlement amount in exchange for the following:

1. You agree, in writing, to designate the account as “payment in full” once you are in receipt of the agreed upon payment amount. The account will not be designated as a “paid collection” or “settled account.”
2. You agree, in writing, to completely remove any and all references to this account from all credit bureaus to which you report.

I am willing to pay the <full balance owed / $XXX as settlement for this debt> in exchange for your agreement to remove all information regarding this debt from all credit reporting agencies to which you report within fifteen calendar days of receipt of payment.

When I am in receipt of a signed agreement with the aforementioned terms from an authorized representative on your company letterhead, I will pay $XXX via <cashier’s check/wire transfer/money order>.

If I do not receive your response to this offer within fifteen calendar days, I will rescind this offer and follow up with a method of verification letter.

Please forward your agreement to the address listed above at your earliest convenience, as I look forward to resolving this matter quickly.

Sincerely,

<Your Name>