**Sample Pay for Delete Letter**

{Collection Agency Name & Address}  
{Collection Account No.: xxxxxxxx}

{Original Creditor: (creditor name)}  
{Amount as Listed on Credit Report: $xxx.xx}

To Whom It May Concern:

I am willing to pay $\_\_\_\_\_ as and for full final settlement of this account in exchange for an immediate deletion of this account from any and all consumer reporting agencies, including but not limited to Experian, Equifax and Transunion.

This offer of settlement is not an admission or acknowledgment of the liability for this debt, but it is merely a way of having this negative item removed from my credit files.

Please don't state you are unable or it is against any law to delete this account. I am aware of both your rights as well as my own. It’s in the authority of a furnisher of information to consumer reporting agencies to report a debt, not report a debt or delete a debt from all consumer reporting agencies.

The purpose of this settlement is to merely have this item removed from all consumer reporting agencies.

Certified funds in the form of a cashier’s check or money order in the amount of $\_\_\_\_\_\_ will be sent to (Name of Collection Agency) if the following terms of this pay for delete agreement are met:

* Full deletion of any and all references to this account in my credit files.
* Full satisfaction of the debt.
* No waiting period for the debt to be deleted from the consumer reporting agencies since the debt will be satisfied via certified funds.
* (Name of Collection Agency) agrees to delete any and all information referring to this account from the all credit reporting agencies, including but not limited to Experian, Equifax and Transunion, within fifteen (15) calendar days following receipt of full and final payment of agreed upon amount.
* (Name of Collection Agency) will not discuss the terms of this settlement with anyone and if contacted by any third party, including any consumer reporting agency, (Name of Collection Agency) will not acknowledge that any settlement offer was made, accepted or executed and will deny knowledge of debt.

If you agree to the terms and accept this agreement, I will send you certified funds immediately after I receive a signed agreement. The funds will be sent only if in exchange for it, you are agreeing to the above terms set forth and will be deleting this account from all consumer reporting agencies (Equifax, Experian, TransUnion).

This debt will be considered satisfied, there will be nothing more owed, nothing further to collect, and you will consider this a closed, paid in full debt.

If you are in agreement with the above terms, please prepare a settlement agreement on your company letterhead agreeing to the above settlement terms and signed by an authorized representative.

Sincerely,

**Type Your Name  
*(Never sign any correspondence to a collection agency; your signature may very well end up on something you did not agree to or have knowledge of.)***