**Sample Pay for Delete Letter**

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

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

To Whom It May Concern:

I am writing this letter to offer an opportunity to settle the alleged debt to our mutual benefit. Please note this is not an acknowledgement of any liability for this debt. I retain my right to request a full and complete debt verification and validation from your company.

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

* Your company will delete all references to this account from my credit reports at any all consumer reporting agencies, including but not limited to Experian, Transunion and Equifax.
* 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 debt collector.
* You will make no mention of this agreement to outside third parties.

Upon receiving a signed agreement of the above-listed terms from your company, I will:

Pay the amount of $XXX.XX via money order or certified cashier’s check to settle the debt in full. *(If possible offer 40% to 50% of the debt for recent accounts or 30% to 40% of the debt for older accounts.)*

Please be advised this is not a renewed promise to pay the debt. This is a restricted settlement offer and you must agree to the terms above in order for payment to be made.

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.

I look forward to your prompt and positive response.

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.)***