**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:

It has been brought to my attention that your company is attempting to collect a debt you claim I owe. While I accept no responsibility for ownership of this debt, I’m willing to pay this debt in full in exchange for your agreement to the following:

* Your agreement to a full and complete deletion of any past-due references, collection account or negative tradeline pertaining to this account from all credit bureaus to which you report, including but not limited to Experian, Transunion and Equifax.
* Your agreement that this payment constitutes a payment in full, and not a “paid collection” or “settled account.”
* Your agreement that you will not attempt to sell or reassign the rights of this account to another third-party debt collection agency after payment has been received.

While I’m well aware that your purpose is to collect debts which you have obtained from original creditors, I am also aware that you are under no obligation to report any of these accounts to the credit bureaus.

Your full cooperation in deleting this account in exchange for payment is appreciated.

Once I’m in receipt of a signed agreement from your authorized representative, on your company letterhead, stating that you agree to the above terms, I agree to pay $xxx.xx via certified funds – either cashier’s check or money order.

This payment will be sent to you via priority mail as soon as the signed agreement is received by me.

Please be advised this is not a renewed promise to pay or a claim of responsibility for this debt. This is not a statement that I believe this debt is valid or owed by me. It’s simply a way to rid my credit reports of this alleged debt.

In the event that you do not agree with the resolution terms offered above, I will move forward with my rights to request a full and complete verification and validation of this debt.

I look forward to a timely resolution of this matter.

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.)***