[Your Name]

[Your Address]

[Your City, State, Zip]

{Date}

[Collector’s Name]

[Collector’s Address]

[Collector’s City, State, Zip]

Dear [CREDITOR NAME],

I am writing to address the matter concerning the validation associated with the referenced account number. The purpose of this letter is to efficiently resolve this issue and avoid unnecessary expenditure of time and resources.

Please be informed that this correspondence is not an acknowledgment or acceptance of the debt, as no verification of the alleged debt has been provided to me. It should not be interpreted as a commitment to pay or a payment agreement unless you agree to the terms outlined herein.

I am aware of your organization's rights and responsibilities as a data furnisher under the Fair Credit Reporting Act (FCRA), including the ability to report this debt to credit reporting agencies (CRAs) and to modify any details currently reported to my credit profile.

In consideration of this, I propose to settle this account by offering a payment of [$XXX as full settlement for this debt], provided that you agree to remove all information regarding this debt from all credit reporting agencies (including, but not limited to, TransUnion, Equifax, and Experian) within ten business days following receipt of payment. Should you accept these terms, I will submit certified payment in the specified amount to [Collection Agency], contingent upon the complete deletion of all data related to this debt from my credit files.

Your acceptance of this proposal also entails your commitment to maintaining the confidentiality of this offer and refraining from disclosing it to any third party, except for the original creditor. If you agree to these terms, kindly provide a formal letter on your company's letterhead indicating your acceptance. This letter should be signed by an authorized representative of [Collection Agency] and will constitute a contractual agreement governed by the laws of my resident state.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), I reserve the right to dispute this alleged debt. Should I not receive your agreement, postmarked within 15 days from the receipt of this letter, I will withdraw this offer and request comprehensive verification of the debt. Please mail your agreement to the address provided above.

Thank you for your prompt attention to this matter.

Best Regards,

[Your First and Last Name]

[Your Name]

[Your Address]

[Your City, State Zip]

[Collector’s Name]

[Collector’s Address]

[Collector’s City, State Zip]

Subject: Resolution and Settlement of Account Number [XXX]

Dear [CREDITOR NAME],

I am writing in response to your recent communication regarding the account referenced above. In an effort to expedite this process, I am proposing a settlement to address the alleged debt in question.

It is important to note that my willingness to discuss a settlement should not be construed as an acknowledgment or acceptance of the alleged debt. Thus far, I have not received formal verification of the debt. This correspondence does not indicate an intention to make a payment unless there is a comprehensive response aligning with the proposal outlined below.

Recognizing your role as an information furnisher under the Fair Credit Reporting Act (FCRA), I understand your ability to report this alleged debt to credit reporting agencies and make amendments to the information currently on my credit profile.

I am prepared to settle this account for [$XXX as a settlement for this alleged debt / this debt in full], contingent upon your agreement to remove all information regarding this debt from all Credit Reporting Agencies (including but not limited to Trans Union, Equifax, and Experian) within ten calendar days from the receipt of payment. Upon acceptance of these terms, I will remit a certified payment of the agreed-upon amount, payable to [Collection Agency], with the explicit purpose of having all details related to this alleged debt expunged from my credit reports.

By consenting to this proposal, you agree not to disclose the specifics of this arrangement to any third-party, except the original creditor. If you find the terms acceptable, please draft a letter on your official letterhead indicating your agreement to these terms. This letter must be signed by an authorized representative of [Collection Agency] and will be regarded as a binding contract, subject to the laws of my state.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), I retain the right to dispute this alleged debt. Failure to receive a response postmarked within 15 days from the date of this letter will render this offer null and void, prompting me to pursue complete verification of the alleged debt. Kindly send your written agreement to the address provided above.

I appreciate your cooperation in resolving this matter and look forward to a prompt response.

Sincerely,

[Your First and Last Name]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

[Collection Agency's Name]

[Collection Agency's Address]

[City, State, Zip Code]

Dear [Collection Agency's Representative],

I am writing to discuss the debt listed on my credit report associated with the above-mentioned account. My aim is to amicably resolve this issue and I believe a 'Pay-for-Delete' agreement may be the best course of action.

I am aware that I owe this debt. However, its presence on my credit report is causing significant harm to my credit score and my ability to obtain new credit. I am fully prepared to fulfill my financial obligations and pay this debt in full, but I would like to request that in return, [Collection Agency's Name] remove this account from my credit report.

Under the Fair Credit Reporting Act (FCRA), I have the right to request this arrangement, as the FCRA does not obligate a data furnisher to report negative information, merely to correct inaccurate information. I kindly ask that you consider my request and agree to delete this account from my credit report upon receipt of full payment.

I propose the following 'Pay-to-Delete' agreement: I will remit payment of the full amount of [debt amount] in exchange for [Collection Agency's Name]'s agreement to delete all information regarding this debt from the credit reporting agencies within ten business days of payment. If you accept this agreement, please prepare a letter on your company letterhead explicitly agreeing to the terms. This letter should be signed by an authorized representative of [Collection Agency's Name].

Please note, this is not an acknowledgment of liability for this debt in any way or form, it is simply an attempt to negotiate resolution of the reported item. Also, this is not a promise to pay, and no payment will be provided unless I receive a signed 'Pay-to-Delete' agreement from an authorized representative of [Collection Agency's Name].

Thank you for your attention to this matter. I look forward to your positive response and the prospect of resolving this issue amicably. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you wish to discuss this further or need more information.

Sincerely,

[Your Name]

[Your Signature, if sending a hard copy]