

# PAY FOR DELETE LETTER

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Date]

[Debt Collection Agency Name]

[Debt Collection Agency Address]

[City, State, Zip Code]

Account Number: \_\_\_\_\_

Original Creditor: \_\_\_\_\_

Amount Listed: \$ \_\_\_\_\_

To Whom It May Concern,

regarding the collection account mentioned above. I acknowledge the outstanding balance and am prepared to resolve this issue to benefit both parties.

I am proposing a pay-for-delete agreement, whereby upon receipt of the agreed-upon payment, you will eliminate all mentions of this account from my credit reports across all major credit bureaus. This removal should be finalized within 10 days of the payment being processed.

Please find enclosed [check/money order] in the amount of [amount of payment], serving as full payment for the aforementioned debt. It is understood that this payment does not imply acknowledgment of liability for the debt but signifies a resolution of the matter. If you accept this offer, you also agree not to discuss the offer with any third party, excluding the original creditor.

Additionally, I request written confirmation of our agreement and acknowledgment of receipt of payment. This documentation will prove our arrangement and ensure that both parties fulfill their respective obligations.

Please contact me at [Your Phone Number] or [Your Email Address] in order to confirm receipt of this letter and to provide specifics of the agreed-upon removal of the account from my credit reports.

I look forward to resolving this issue in the prompt way possible.

Sincerely,

[Your Name]