**PAY FOR DELETE LETTER**

**[Today’s Date]**

Dear **[Original Creditor Name]**

Regarding the above-listed account, it has been brought to my attention that you claim that I owe the listed amount shown above. While I accept no responsibility for ownership of this debt, I’m willing to compromise and offer a significant settlement amount in exchange for your agreement to the following:

* Your agreement to the full and complete deletion of any past-due references pertaining to this account from all credit bureaus to which you report.
* Your agreement that this payment constitutes a “paid in full” account, and not a “paid collection” or “settled account.
* Your agreement that you will not attempt to sell or reassign the rights to 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 that 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. That being said, your full cooperation in deleting this account in exchange for payment is appreciated. When I receive signed documentation from your authorized representative on company letterhead stating that you agree to the terms above, 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 I receive the signed agreement. Please be aware that this is not a renewed promise to pay. I do not claim responsibility for this debt, and I make no statement that I believe that this debt is valid or owed by me.

In the event that you do not agree with the resolution terms, I have 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.

Regards,

**[Your Name]**