**PAY FOR DELETE REQUEST**

**[Today’s Date]**

**RE: IN REGARDS TO THE FOLLOWING ACCOUNT**

**[Account Number]**

**[Original Creditor]**

**[Amount Listed]**

**[Dear]**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, am writing this letter to offer your credit department the one-time offer to settle the alleged amount due for $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Please note that while I am offering this amount of money to settle the debt, this is not my acknowledgment of its liability.

However, as I do disagree with the total amount owed, I am willing to agree to settle this debt as a show of goodwill under the following circumstances:

* Report to all credit agencies that this debt has been paid-in-full or the equivalent best-case scenario to Experian, Equifax, and TransUnion;
* Payment will be made to satisfy the payment made in-full under the Account;
* This debt will be deleted from your records; and
* There will be no mention of this debt or settlement to any third (3rd) parties.

If the above-mentioned items are able to be met, I am willing to make payment on this debt immediately. I will only answer to an individual who is an official representative of this Company with the terms of this offer expiring at the end of thirty (30) days.

Feel free to contact me through one of the following:

**E-Mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Sincerely,  
  
**[Your name]**