Oliver Rodriguez

123 Main Street, Anytown, CA 12345 · 555-555-5555 · oliver.rodriguez@email.com

September 1, 20XX

James Lee

Collection Manager

Bay City Collectors

123 Business Rd.

Business City, NY 54321

**Re: Account Number 1234-5678-8765-4321**

Dear Mr. Lee:

This letter is in response to your **[letter / call / credit report entry]** on **[date]** related to the debt referenced above. I wish to save us both some time and effort by settling this debt.

Please be aware that this is not an acknowledgment or acceptance of the debt, as I have not received any verification of the debt. Nor is this a promise to pay and is not a payment agreement unless you provide a response as detailed below.

I am aware that your company has the ability to report this debt to the credit bureaus as you deem necessary. Furthermore, you have the ability to change the listing since you are the information furnisher.

I am willing to pay **[this debt in full / $XXX as settlement for this debt]** in return for your agreement to remove all information regarding this debt from the credit reporting agencies within ten calendar days of payment. If you agree to the terms, I will send certified payment in the amount of **$XXX** payable to Bay City Collectors in exchange to have all information related to this debt removed from all of my credit files.

If you accept this offer, you also agree not to discuss the offer with any third-party, excluding the original creditor. If you accept the offer, please prepare a letter on your company letterhead agreeing to the terms. This letter should be signed by an authorized agent of Bay City Collectors. The letter will be treated as a contract and subject to the laws of my state.

As granted by the Fair Debt Collection Practices Act, I have the right to dispute this alleged debt. If I do not receive your postmarked response within 15 days, I will withdraw the offer and request full verification of this debt.

Please forward your agreement to the address listed above. Sincerely, Your Name.

**Sincerely,**

**Oliver Rodriguez**