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| Pay For Delete Template Letter |

Account Number: XXXXXXXXXXX

Original Creditor: [creditor name]

Amount as Listed on Credit Report: $XXXX.XX

To Whom It May Concern:

In reference to the above-listed account, I am writing this letter to offer you the opportunity to settle the alleged amount due to our mutual benefit. Please note that I do not acknowledge any liability for this debt in any form and I retain my right to request a full and complete debt verification and validation from your company.

However, I am willing to pay off a portion of this account as a show of goodwill under the following conditions:

• Your company will delete all references to this account from my credit profile at the three credit bureaus (Experian, Equifax, and TransUnion)

• You will not list this debt as a “settled account.”

• Your company will accept this payment to satisfy the debt in full

• Your company will not attempt to sell or transfer this debt to another creditor

• You will make no mention of this agreement to outside third parties

If you agree to these terms I will:

• Pay the amount of $XXX.XX via money order or certified cashier’s check (aim for around 40% to 50% of the debt for newer accounts, and 30% to 40% of the debt for older accounts.)

Please understand that this is not a renewed promise to pay. This is a restricted settlement offer and you must agree to the terms above in order for payment to be made. I require your written agreement to these terms on company letterhead and signed by a representative who is authorized to enter into such agreements.

Sincerely,