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| Pay For Delete Letter 1 |

{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 owed 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 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 reporting agencies (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.

The terms of this offer will expire after 30 days. I look forward to your prompt and positive response.

Sincerely,

{Your Name – typed not signed}