

**Jamie Bluth**

123 Jackson St. Anytown, CA 12345 • 555-555-5555 • jamie.bluth@email.com

Greenville Collection Agency

123 Debt St.

Greenville, CA 98765

January 10, 2022

Re: Account Number **9876-5432-1098-7654**

Dear Mr. Smith,

I am writing this in response to your recent correspondence related to account number **9876-5432-1098-7654**.

I accept no responsibility for ownership of this debt; however, I'm willing to compromise. I can offer a settlement amount in exchange for your written agreement to the following terms:

- You agree to accept this payment as satisfying the debt in full (once you receive the agreed upon amount).
- You agree to not list this debt as a "paid collection" or "settled account."
- You agree to completely remove any and all references to this account from the credit reporting agencies (Equifax, TransUnion and Experian) that you have reported to and validated this account.

I am willing to pay the **<full balance owed / \$XXXX as settlement for this debt>** in exchange for your agreement to the above terms within fifteen calendar days of receipt of payment. Understand that this is not a promise to pay. This is a restricted settlement offer and you must agree to the terms above in order for payment to be made.

Should you accept, please send a signed agreement with the aforementioned terms from an authorized representative on your company letterhead. Once I receive this, I will pay **<\$XXXX>** via **<cashier's check/money order/wire transfer>**.

If I do not receive your response to this offer within fifteen calendar days, I will rescind this offer and follow up with a method of verification letter.

I look forward to resolving this matter quickly.

Sincerely,

Jamie Bluth

123 Jackson St.

Anytown, CA, 12345



Lexington Law.

# How To Get Debt Off Credit Report

**Lauren Gardner**



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