

PAY FOR DELETE LETTER

To: _____

From: _____

Subject:

Request for Pay for Delete Agreement Regarding Consumer Debt

Dear Sir or Madam, I am writing regarding the outstanding debt account referenced above. I acknowledge the debt and am willing to resolve this matter promptly. This letter serves as a formal offer to pay the agreed amount in exchange for the complete deletion of the account and any related negative information from my credit reports with all major credit reporting agencies, including Equifax, Experian, and TransUnion. This offer is made with the understanding that upon receipt of the payment amount agreed upon below, you will update all credit reporting agencies to reflect this account as paid in full and delete all adverse information associated with this debt. This agreement must apply to all credit reporting agencies that have reported this debt.

Payment Details:

Payment Amount (USD): _____

Payment Method: _____

Payment Due Upon Receipt Of Signed Agreement: _____

If you agree to this Pay for Delete offer, please sign and return a copy of this letter on your company letterhead acknowledging the terms of this agreement. Upon receipt of the signed letter, I will tender payment in the amount specified above. Upon clearance of this payment, you agree to delete all negative credit reporting related to this account from all credit reporting agencies. This agreement represents the full and final settlement of this debt and supersedes any previous understandings or agreements. Failure to comply with the terms of this agreement will render it null and void.

This Pay for Delete Letter does not waive any rights under the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), or other applicable laws. It is intended to create a binding agreement between the parties regarding the resolution of this specific debt. By signing below, you confirm your authority to enter into this agreement and your commitment to comply with its terms. This letter and any resulting agreement shall be governed by and construed in accordance with the laws of the United States and applicable state laws.

Creditor Information:

Company Name: _____

Address: _____

Phone Number: _____

Account Number: _____

Debtor Information:

Full Name: _____

Address: _____

Phone Number: _____

Creditor Signature

Debtor Signature

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Title/Position: _____

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