

Date: [Insert Date]

TO:

[Debt Collector Name]

[Address]

[City, State, Zip]

RE:

Account Number: [Insert Account Number]

Creditor: [Insert Original Creditor Name]

Subject: Notice of Representation and Settlement Offer

To Whom It May Concern,

Please be advised that I represent [Client Name] regarding the above-referenced account. Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(a)(2), you are hereby notified to cease all direct communication with my client. All future correspondence and telephone calls regarding this matter must be directed to my office at the address provided below.

My client is interested in resolving this matter through a formal settlement. On behalf of my client, I am authorized to offer a one-time, lump-sum payment of \$[Insert Amount] in exchange for the following terms:

- The payment shall constitute full and final satisfaction of the alleged debt.
- Your agency and the creditor will consider the account "Paid in Full."
- Your agency will request the removal of any negative reporting regarding this account from all major credit bureaus (Equifax, Experian, and TransUnion) within 30 days of receipt of payment.
- My client's payment is not an admission of liability for the full amount claimed.

This offer is valid for [Insert Number] days from the date of this letter. If you accept these terms, please provide a written acceptance signed by an authorized representative. Upon receipt of your written confirmation, payment will be forwarded promptly.

Sincerely,

[Your Name/Signature]

[Law Firm Name]

[Address]

[Phone Number]

[Email Address]