

[Your Name/Law Firm Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Collection Agency Name]

[Collection Agency Address]

[City, State, Zip Code]

RE: Notice of Representation and Pay for Delete Proposal

Account Number: [Account Number]

Original Creditor: [Original Creditor Name]

Current Balance: [Balance Amount]

To Whom It May Concern,

Please be advised that this office represents [Client's Full Name] regarding the above-referenced account. All future communications regarding this matter must be directed to our office.

This letter serves as a formal proposal for a "Pay for Delete" agreement. My client does not acknowledge liability for the full amount of this debt; however, in an effort to resolve this matter amicably, my client offers to pay the sum of \$[Settlement Amount] as full and final payment of the debt.

This offer is contingent upon your written agreement to the following terms:

1. Upon receipt of the payment, you will consider the debt paid in full and satisfied.
2. Within 30 days of receiving payment, you will completely remove all references, trade lines, and reporting related to this account from the credit bureaus (Equifax, Experian, and TransUnion).
3. You will not sell, transfer, or assign the remaining balance to any other entity.

If you accept these terms, please provide a written agreement on your company letterhead signed by an authorized representative. Upon receipt of your written acceptance, we will arrange for the payment to be sent via [Certified Check/Money Order].

This offer is for settlement purposes only and shall not be construed as an admission of the validity of the debt. If no agreement is reached, my client reserves all rights to dispute the debt under the Fair Debt Collection Practices Act (FDCPA).

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Firm Name]