

[Your Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing regarding the alleged debt associated with the account number listed above. Pursuant to the Fair Debt Collection Practices Act (FDCPA), I am requesting formal validation of this debt. Please provide the following information:

- Proof that you are authorized to collect this debt.
- A complete payment history and breakdown of the principal, interest, and fees.
- A copy of the original signed contract or agreement.

Subject to the validation of this debt, I am proposing a Settlement Agreement. Without admitting liability, I offer to pay the sum of \$[Insert Amount] as full and final settlement of this account. This offer is contingent upon the following terms:

1. The payment of \$[Insert Amount] shall satisfy the debt in its entirety.
2. The account will be marked as "Paid in Full" or "Settled in Full."
3. Your company agrees to remove all negative trade lines and derogatory marks associated with this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within 30 days of payment.
4. No further collection efforts will be made, and the debt will not be sold or transferred to another party.

If you agree to these terms, please sign this letter and return a copy to me. Upon receipt of the signed agreement, I will send the payment via [Certified Check/Money Order].

Sincerely,

[Your Signature]

Accepted By:

Name: _____
Title: _____
Date: _____