

SAMPLE Settlement Letter

It is imperative that you:

- 1. Verify and confirm with the company representative that an amount has been agreed upon via phone or mail.**
- 2. Click on and fill in your correct information on any area surrounded by parenthesis “ ”.**
- 3. Delete ALL text in RED.**
- 4. Send by Certified Mail.**

"[Your Name]"
"[Street Address]"
"[City, ST ZIP Code]"
January 4, 2009

"[Customer Service Representative]"
"[Representative Title]"
"[Company Name]"
"[Street Address]"
"[City, ST ZIP Code]"

Via Certified Mail, Return Receipt Requested # _____

Regarding Account # "[Account Number]" with "[Company Name]"

Dear "[Customer Service Representative]" :

Per our telephone conversation earlier today, this letter is to confirm that I will be sending the agreed upon amount of "[Dollar Amount]" to "[Company Name]" as “payment in full” to settle the balance due on my account referenced above.

It is agreed that within seven days of receiving my "[Dollar Amount]" payment, that "[Company Name]" will delete from my credit report any negative references related this account. Furthermore, it is agreed that each credit bureau will be advised of this change stating that my account has been **Paid in Full** or **Paid as Agreed**.

Your signature below will confirm your acceptance of these terms. Upon receipt of this signed letter back to me of this agreement, I will immediately send my payment of "[Dollar Amount]" .

I thank you for your assistance in resolving this matter.

Sincerely,

"[Your Name]"

"[Customer Service Representative Name]"
"[Company Name]"

Date Agreement Signed: _____