

Sample Pay for Delete Letter for Credit Report Cleanup

Template Letter Requesting Removal of Credit Report Entries



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Updated March 15, 2017

Pay for delete is a negotiation strategy you can use to [have negative information removed](#) from your credit report. The pay for delete letter is ideal for debts that can't be disputed because you actually owe them. Here's a sample pay for delete letter you can use to request a creditor remove an account from your credit report in exchange for payment. To request a paid account be removed from your credit report, use a [goodwill deletion request letter](#) instead.

To use this sample pay for delete letter, copy and paste the letter into a word processor. Replace the bold items with your specific, personal and account information. Feel free to reword the letter to make it unique to your situation and so it does not appear to be copied and pasted from the internet.

Your Name
Your Address
Your City, State Zip

Collector's Name
Collector's Address
Collector's City, State Zip

Date

Re: Account Number XXXX-XXXX-XXXX-XXXX

Dear Collection Manager:

This letter is in response to your **[letter / call / credit report entry]** on **[date]** related to the debt referenced above. I wish to save us both some time and effort by settling this debt.

Please be aware that this is not an acknowledgment or acceptance of the debt, as I have not received any verification of the debt. Nor is this a promise to pay and is not a payment agreement unless you provide a response as detailed below.

I am aware that your company has the ability to report this debt to [the credit bureaus](#) as you deem necessary.

Furthermore, you have the ability to change the listing since you are the information furnisher.

I am willing to pay **[this debt in full / \$XXX as settlement for this debt]** in return for your agreement to remove all information regarding this debt from the credit reporting agencies within ten calendar days of payment.

If you agree to the terms, I will send certified payment in the amount of **\$XXX** payable to **[Collection Agency]** in exchange to have all information related to this debt removed from all of my credit files.

If you accept this offer, you also agree not to discuss the offer with any third-party, excluding the original creditor. If you accept the offer, please prepare a letter on your company letterhead agreeing to the terms. This letter should be signed by an authorized agent of **[Collection Agency]**. The letter will be treated as a contract and subject to the laws of my state.

As granted by the [Fair Debt Collection Practices Act](#), I have the right to dispute this alleged debt. If I do not receive your postmarked response within 15 days, I will withdraw the offer and request full verification of this debt.

Please forward your agreement to the address listed above.

Sincerely,

Your Name

Tips for Sending Your Pay for Delete Letter

- Before you make a pay for delete offer on a debt collection, you can first send a [debt validation letter](#), if it's within 30 days of your initial contact with the collector. You have the right to have [debt collectors](#) send proof of your debt. A debt collector who cannot

verify your debt with sufficient proof cannot collect from you and cannot list the debt on your credit report. However, if the debt collector does have and provides you with proof, collection activity can resume.

- It may not be worth it to send a pay for delete letter for an old debt that's either no longer listed on your credit report or one that will fall off your credit report in a couple of years. In this instance, it may be better to simply wait until the [credit reporting time limit](#) has expired and the item automatically falls off your credit report. At that point, the debt no longer impacts your credit score.
- Send the pay for delete letter only if you can pay the full amount listed as soon as the creditor or collector agrees to your offer. If accepted, the creditor or collector may request your payment within a certain timeframe, often within a few business days of acceptance. Acceptance of your offer may be rescinded and collection actions will resume if you fail to make timely payment.
- Send the letter and your follow up payment via certified mail with return receipt requested. That way you have proof that the letter and your payment were mailed and received.
- Make sure you keep a copy of the letter for your records or in case you want to try the strategy with a different creditor or collector.

What If the Pay for Delete Offer is Rejected

Unfortunately, there is no guarantee the pay for delete offer will be accepted. The pay for delete offer is simply a request. While your offer to pay the account in full is sometimes incentive for the creditor/collector to update your credit report, the creditor/collector is not obligated to accept your offer.

If your offer is rejected, your options are:

- Make full payment on the account anyway; a zero balance is better than an outstanding balance.
- Settle the account for less than the full balance due; you'll have to make a [settlement offer](#) and have it accepted by the creditor or collector.
- Wait until the account is moved to another collector (this often happens every six months, but sometimes not at all) and make a pay for delete or [settlement offer](#) with that creditor.
- Pay nothing and wait until the credit reporting limit expires and the item falls off your credit report. Note that collection efforts will continue (you can stop third-party collector calls with a [cease and desist letter](#)) and you may be sued for the debt.