



John Smith
123 Street
Chicago, IL 60007
301.222.2222

Chase Bank
123 Broadway
New York, NY 10003
03/1/19

Dear Sir,

Re: 12345678

This is in response to the credit report entry on 02/15/19 for the account listed above. I would like to offer an amicable settlement of the account.

However, my offer should not be taken as my acknowledgment of the account. I would like to remind you that the validity of the debt has been disputed and I am still awaiting a response. The sole purpose of this communication is to get the listing removed from my credit report.

I agree to pay \$5000 to settle the account in full, provided you verify the debt and agree to coordinate with the credit bureaus to remove the listing of this account from my credit report.

If you are willing to accept my offer, then I shall wire you the agreed amount, provided all the information regarding the above stated account number is removed within 10 calendar days from the receipt of payment.

I hope you will also agree to keep my proposal confidential. No acknowledgment of debt or settlement should be reported to any third party (other than the original creditor) or to the Credit Bureaus.

Following the acceptance of is agreement, please send me a legal contract mentioning the terms and conditions of my offer and enforceable under my state's law.

If I do not get any response from you within 15 days of receipt of this letter, I shall withdraw my offer and make a further request for debt verification under the provisions of the Fair Debt Collection Practices Act.

Please forward the required documents to the address mentioned above.

Sincerely,

John Smith