

Attn: Customer Service

Date: _____

Name(s) on account: _____

Account number: _____

To Whom It May Concern:

On _____, I received a copy of my credit report from _____. It lists my payments to you as delinquent.

My past financial problems are behind me and I am now in a position to pay off this debt. I can pay a lump sum amount of \$_____ or I can pay installments in the amount of \$_____ per month for _____ months if you will agree to either of the following:

- [] If I make a lump sum payment, you agree to remove the negative information from my credit file associated with the debt.
- [] If I agree to pay off the debt in installments, you agree to re-age my account - that is, make the current month the first repayment month and show no late payments as long as I make the agreed-upon monthly payments.

If my offer is acceptable to you, please initial one of the above lines, sign the acceptance below, and return this letter to me in the enclosed envelope.

Sincerely,

[your signature]

Name: _____

Address: _____

Home phone: _____

Agreed to and accepted to on this ____ day of _____.

By: _____

Name (print): _____

Title: _____