

(Date of Letter)

Credit Bureau
Attn: Reporting Agent

(Street Address)

(City, State and Zip Code)

RE: Compromise Disputed Claim

Dear Reporting Agent:

Recently your office provided a (report, demand, collection notice, etc.) relative to a disputed claim in the amount of \$, which has been represented to you to be an amount due on behalf of (identity of creditor). This amount with the aforementioned creditor is disputed and has been disputed for the following reason(s):

(state reason(s) for dispute). However, in the spirit of compromise and solely for the purpose of resolving this matter completely, the amount of \$ is offered as a total settlement. As noted above, this matter is disputed; nevertheless, this settlement offer is being made in order to eliminate the need for litigation between the parties.

In the event this offer is accepted, kindly advise within ten days; otherwise, it will be presumed that the offer has been rejected. As noted above, this is a contested matter and is by no means an admission that the amount is due and owing. The foregoing shall not, under any circumstances, be construed as a form of admission, but only and exclusively as an effort to compromise on a seriously disputed matter. Please advise.

Very truly yours,

(Signature)

(Address)

(City, State and Zip Code)

(Phone Number)

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This is not a substitute for legal advice. An attorney must be consulted.