

Debtconsolidationcare.com



Debt Consolidation
Sample Letters
For Free

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DEBT CONSOLIDATION SAMPLE LETTERS FOR FREE

Written to Creditors, Credit Bureau or Collection Agency in various credit situations.

BY Jason Holmes (<http://www.debtconsolidationcare.com>)

In Collaboration With

Peter Samuels ([DEBT SAMARITAN](#))

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Acknowledgements

The author of this E-Book, Peter Samuels is a Debt Samaritan from the debt consolidation care site. He is a Financial Consultant by profession and a visiting consultant for other financial sites. Inspired by the vision of the debt consolidation care team, “of building a debt free community in the near future”, he has volunteered gladly to be a part-taker of this noble mission. His contributions are dedicated to guide the general masses who are suffering from debt and financial problems.

Edited by Jason Holmes, who is a regular writer with the debt consolidation care team and a contributory writer for other financial sites.

Conceptualized by Denny Mathew who is the admin and an integral part of the debt consolidation care team.

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About Debtconsolidationcare.com

Debt Consolidation Care is a premium quality website rendering its members with debt consolidation solutions along with free financial analysis and counseling. The site offers resources & guidance on debt related issues. Experienced credit counseling is arranged to analyze the best solution for every debtor, keeping in mind their present financial status. The Article section in the site offers you a wide range of informative articles. Important synopsis on American State Laws & their proceedings are also helpful.

“Do It Yourself” guides the debtors to plan a budget, assess financial limits & consolidate debts, without the help of a debt consolidation company. A step by step guidance on bad credit repairing is also available in the site. Creditor’s database comprises of creditor’s information across all the States of America. There is also a varied range of sample letters written to the creditors for your requirements. A smart Reduction Calculator calculates the total debt amount & savings you are likely to have if you opt for debt consolidation. The forum is a joint for open discussions and useful advice on any debt related issues. It is also a place to chill out with mutual conversations between friends. The customers are handled with immense care and are rendered with prompt services and useful solutions. The pivotal vision of debt consolidation care is to build a debt free community in the very near future.

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Contact Credit Companies

Time comes when you might need to talk to your creditors and ask them if they can work out on an alternate payment plan for you. You might also need to reduce your interest rates and debts as well. It is important to convince them and let them understand your problem so that they can take a step.

Company Name:

Address:

Date:

Re: Your account no

Dear Sir/ Madam,

I am presently going through some financial difficulties and fear that I will not be able to meet my monthly payments to you. I do not want to declare bankruptcy and want to try and work out an alternate payment plan so that I don't have to default on this debt.

I would like to suggest a strategy if it is acceptable. If you could close my account, waive the interest payments and accept a new balance of (50% or whatever you propose) of what I currently owe, then I can afford to make a monthly payment of \$_____.

(Relate your financial trouble, only as much is required for official purposes)

I am sure you will agree to the situation which has caused this fallout. Please feel free to have one of your representatives call me and work out the final strategy.

If you feel, you can't adjust the payment plan; I would be forced to default on this account. I intend to pay creditors who can work for me.

Thanks for your cooperation,

Sincerely,

Your Signature

Your Name

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Follow up Credit Companies

This letter is meant for those who have created a contact with the credit bureau but not getting the expected results. Time has come when you need to follow up the matter and pose serious threats to them. Please don't forget to keep a copy of this letter with you and make it a point to send the letter by registered mail.

Your name:
your address:

Credit Bureau's name:
Address:

Date:

Re: Dispute letter of [your account no.]

Dear Sir/Madam,

It is a formal notice to remind you that you have forgotten to respond to my earlier dispute letters, [date]. I am enclosing herewith all the copies of those letters and the return receipt signed by you, [date].

According to federal law you should have responded within 30 days of the receipt of my letter. But it has crossed the allowed limit and you are presently in violation of the Fair Credit Reporting Act. I am maintaining all records of our correspondence for help during an FTC investigation into the matter.

I do understand that you receive a huge volume of letters everyday and so my letter could have been misplaced. If that is the case, I am sure you will be able to sort it out early. For your convenience I am sending copies of my original request and the proof of the inaccurate item placed on my credit report.

Thus the following information must be verified and removed from my credit report at the earliest.

Creditor agency, [account no.]

Sincerely,
Your Signature
Your Name
Your Address

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Request for buying Credit Cards

In order to get your credit report you can either place order online or mail them about it.
It is important to check the rules of your state so that you can be saved.

Name of the Credit Bureau:

Address:

Date:

Dear Sir/Madam,

This is to request for a copy of my credit report maintained in your credit database.

Your Full Name:

Your Birth Date:

Your Social Security Number:

Your Current address:

Your Former address:

I have enclosed herewith a check for \$____, a photocopy of my driving license as proof
of my address and a photocopy of my Social Security Card.

Please send me the credit report at the earliest.

Thank you,

Yours sincerely,

Your Name

Your Address

Enclosure:

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Verification Request to Credit Bureaus

If the credit bureau comes with a verified response when you dispute a negative mark, then a letter should be sent to them. It is your responsibility to ask for the information regarding this. Keep a copy and send the letter to the concerned person.

Company's name:

Company's address:

Date:

Credit Bureau

Credit Bureau address:

Dear Sir/Madam,

I have recently received a verified response to my request of validating the credit report. But the disputed item still remains. This is a formal request asking you for the description of the procedures adopted to verify the claims. I would also like to request for the business names, addresses and phone numbers of the people who have been contacted for the process. This request is my right according to the Fair Credit reporting Act.

It is highly disappointing to find a credit bureau not following the procedures and not maintaining the accuracy norms. I would like you to comply with the laws and furnish me the information asked for within the provisional 15 days.

I am resubmitting my request to fasten the reinvestigation and verification processes.

Name of the Creditor/agency/account number:

Here, state the reasons for disputing this negative mark.

Sincerely,

Your Signature

Your Name

Your Address

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Santa Cruz Resident Full payment Letter

Date:

Re: Account No.

Dear Sir/Madam,

In response to the bills sent by you stating the amount of money I owe you, I'm sending you this letter mentioning the exact amount of money I actually owe you. I have received all your bills for the last four months where you have stated that I owe you \$500 for the painting you had delivered to me. The shoddy and inferior framing of the painting along with poor maintenance makes it a careless and bad collection. In spite of repeated requests you had denied to replace it with a better one.

Keeping in mind the quality of merchandise I received, I quite justly feel that I don't owe you more than \$200. To settle my debts with you, I will thus send you a check worth \$200 and hope you will cash this check and come to a mutual settlement. If you cash this check it will also imply that the payment has been made in full and that the check has taken care of the entire pending amount between us.

Thanking you in anticipation.

Sincerely,

Your Signature

Your Name

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Debt Validation

Your Name
Your Address

Collection Agency Name
Collection Agency Address

Date:

Re: Account No:

Dear Sir/Madam,

I was going through a copy of my credit report and noticed that there was a collection from your agency on my credit report, which I was not notified about. I don't refuse to pay, but this is a notice that your claim is disputed.

In accordance with the FDCPA, I have the right to request for a validation of my debt. This is asking for proof regarding this and verifying the same.

You must be aware that reporting such inaccurate information will result in defamation of character and it would leave a dark patch on my credit report. You are supposed to stop all collection activities including reporting this information on my credit report. I'm sure you are aware of the fact that non-compliance with this request will lead you to legal trouble.

Please attach copies of the following with the reply:

1. The agreement which authorizes the creditor to collect debt on the alleged debt.
2. The signed agreement from the debtor conforming to pay the creditor.
3. The documents regarding the payments made on this account validating the amount.

With regards,

Your Signature
Your Name

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Follow up debt collection agency

Your Name
Your Address

Date:

Re: Account No.

Dear Sir/Madam,

I had sent you a request to validate my debt, account no. _____ on _____.

According to the Fair Debt Collections Practices Act (FDCPA), I have the right to claim a validation of the debt and you are obliged to provide me the relevant documentation. I have received no reply from you except the confirmation of receipt of letter on _____, whereas the other credit bureaus have sent their "verified" document.

You are now in violation of the FDCPA and subject to a fine of \$1,000 (refer to the act for updated value), which I may collect by filing a claim. I intend to continue with the suit if I don't hear back from you within the coming [10-15] days.

This might result in a bad mark on your reputation. This might even result in serious legal trouble with the FTC and other state and federal agencies.

PLEASE TAKE NOTE OF THIS.

Sincerely,

Your Signature
your Name

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Follow up Credit bureau

Date:

Credit Bureau Name:

Dear Sir/Madam,

This is to bring to your kind notice that my recent credit report contains outdated information reported by your company. Please investigate the mentioned areas and send me your feedback within the next 30 days, according to the FCRA, 15 USC section 1681i. I'm enclosing my latest report along with other relevant documents for your reference.

The areas which needs investigation:

My credit report does not reflect the following account:

(creditor name, account#, reason why the account should be removed: too old, belongs to another person, other).

My credit report does not show the following enquiry:

(creditor name, date of inquiry, reason why the inquiry should be removed: older than 2 years, unauthorized, other).

There are errors in my personal data:

(Provide incorrect information and corrected information).

There are errors and false information in the following account and needs to be corrected:

(Creditor name, account#, description of what is wrong and how it should be corrected)

The following account which was closed is not listed accurately on my credit report:

(Creditor name, account#, evidence of closure).

On correction of the following errors please inform and send me a corrected report. Also send the corrected report to other parties who requested my report in the last six months. In case, I fail to hear from you within the next 30 days, it will prove that you failed to have proper investigation on the mentioned areas. I would then expect the errors to be corrected with immediate effect.

Sincerely,

Your name

your address

your home and office phone number

your social security number

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Request to stop contact

Your Name
Your Address

Date:

Re: Account No.

Dear Sir/Madam,

This is to request you to CEASE and DESIST from your efforts of collecting debt payments on the above referred account. I would like to work with the original creditor of the account rather than collection agencies.

You are hereby instructed in accordance with the federal and state laws, to stop all collection efforts immediately or face legal sanctions.

PAY DUE ATTENTION TO THIS LETTER..

Cordially,
Your Signature
Your Name

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Request for Credit Denial Reasons

According to the law you have the right to ask for your credit report within 60 days of the turn down if you are denied the credit. You should send a copy of the letter to all the bureaus.

Credit Bureau
Credit Bureau address

Date:

Dear Sir/Madam,

I have been recently denied an application for <type of loan>, as I do not have a credit report to validate my credit standings.

In accordance with the FCRA, I have the right to claim a free copy of my credit report.

My personal Info being:

Your name:
Date of birth:
Social Security no:
Current Address:
Former Address:

I am enclosing herewith a copy of the turn down letter, a photocopy of my driving license verifying my present address and a photocopy of my Social Security Card. Please send my credit report at the earliest.

Thank you,
Yours sincerely,
Your Name
Your Address

Enclosure:

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Request for name removal from mailing list

If the huge amount of junk mails is bothering you in your mailbox day by day then you should take some steps. There are certain things you can do.

You can mail the concerned person about this, stating your problems and the rule that should be followed.

Your Name
Your Address

Name of the concerned person
Address

Date:

Dear Sir/madam,

It is my earnest request to please remove my name from your mailing list. It is creating major problems in my mailbox and I am unable to work further.

According to the state and federal laws you are bound to remove my name on request from your mailing list. Also you cannot send any mails without my prior approval.

Sincerely,
Your Signature
Your Name

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Request for removal of listing

The main tasks of Brennan & Clark Ltd LLC include checking accounts, maintaining database of those who write a number of bad checks. Be sure not to be a part of their list otherwise you will be in trouble. That will not permit you to have a checking account anywhere in US. It is better to keep copies of every file you have and then forward them a letter.

Your Street Address:
your City:

Brennan & Clark Ltd LLC
Customer Relations
Office address

Date:

Dear Sir/Madam,

I was notified by my Bank manager that there is some negative information regarding my account which was reported by Federal Bank in the file that Brennan & Clark Ltd LLC has allotted under my Social Security Number. I did not have a debit card from this bank and so don't understand why they have filed a case against me. The date of debit card revoking that they have provided doesn't match my memory.

Please check this out with the bank and provide me with some relevant documents associated with this "debit card". In absence of valid documentation I request you to remove my listing from any file, which does not contain my Social security number and my signature.

Sincerely,
Your Signature
Your Name

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Request for removal of wrong information

This letter might help you to state your difficulties with the credit report. Please do not forget to enclose the proofs you need when you will send this letter. They might include cancelled checks showing timely payments, paid off accounts, loans etc. You should also keep a copy of your letter to yourself as you might need them sometime.

Your Name:

Address:

SSN:

DOB:

Credit Bureau Name

Credit Bureau Address

Date:

Dear Sir/ Madam,

This is a letter to request for the removal of inaccurate information on my credit report. This inaccuracy has resulted in many inconveniences. I have not been able to apply for various loans.

I do understand that you have a huge work load and this would have been a minor flaw. But this has curbed my financial options. For your convenience I am sending you the proofs of the items you need to verify. According to the law these changes must be made at the earliest. Otherwise you are likely to violate the federal law.

Please complete the changes at the earliest and send me a copy of the changed credit report.

Thanks,

Sincerely,

Your Signature

Your Name

Your Address

Enclosure:

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Request removal of inquiry from credit report

Your Name
Your Address

Date

Re: Unauthorized credit inquiry

Dear Sir/Madam,

I would like to bring to your kind notice the contents of the latest credit report that I received from the Equifax.

The credit reflects a credit enquiry from your company which I did not approve. I believe that legally you are not entitled to enquire on any debt amount without my authorization. I request you to delete this enquiry from my credit report with immediate effect as it is causing a hindrance in my acquiring a loan and other credit benefits.

I have used certified mail to send you this letter so that I may ensure that you receive it and send me a prompt response. Please forward me a written document stating the removal of the unauthorized enquiry.

In other cases, kindly forward me a document containing the proof of the enquiry mentioned by you.

Thanking you in earnest,
Your Name

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Request for Debt Verification

Company Name
Company Address

Date:

Re: Account No.

Dear Sir/Madam,

This is a letter to dispute the account referred above. I have a case in point that this account information is inaccurate with [name of credit bureaus] and my debt has not yet been verified. But [I was neither late/it is not my account/ I am only an authorized user].

You continue to list the disputed item on my credit report. This has caused immense inconvenience to my financial transactions. I will be forced to sue you for defamation damages and declaratory relief under the FCRA.

[Optional] You can give a sample case of the same type and its favored court ruling to the debtor.

While litigation is not my favored process of dealing in such cases, I will use it just the same to claim my rights.

I look forward to a peaceful resolution of this matter.

Sincerely,

Your Signature
Your Name
Your Address

Enclosure: The copy of court case you have mentioned.

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Notice of intent to file a lawsuit

Your Name
Your Address

Credit Bureau name
Credit Bureau address

Date:

Re: Account No.

Dear Sir/Madam,

Enclosed is a copy of the lawsuit that I filed against you in [your court] on [date]. The Pre-trial conference is scheduled for [date] at [time] in courtroom [number]. The case number is _____.
[Fill in your reason].

I need a reply on this point, in writing, hand signed and on time. I have already won similar lawsuits. If you make it a point to contact me before [date] at [time] and if you agree to the terms above mentioned, you will not have to appear in court.

[If you have any items to be added or deleted from your credit report, enlist here]

Sincerely,
Your Signature
Your Name

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Unsolicited offer to the Creditor

Example 1

If you want to offer the creditor a written offer first without any other discussion then you should write a letter along with “Agreement to settle debts”.

Creditor Name
Creditor Address

Date:

Re: Account No.

Dear Sir/Madam,

It has taken me a long period of time to settle my financial problems. I am now in a position to take care of my debt; the account number of the same is referred to above. I appreciate the interest taken by your company to resolve this issue. I would like to respond to this offer and settle the debt at the earliest.

The amount I suggest to settle this debt in full is \$_____. However, any references to late payment or charge offs on this account should be deleted from my credit file.

The fact is, I have several other companies to conduct debt negotiations with and have limited funds at my disposal. I will be able to pay only those companies who are willing to meet my terms. I have reached a settlement with a few creditors and undergoing the process with the others. I doubt if I would have enough funds to pay all at the end of this month.

[Optional clause]

If your company accepts the above terms, please sign the attached letter of agreement and send a copy to me. Only upon the receipt of the ‘signed agreement’, I will send you a money order in the amount stated above.

Yours sincerely,

Your Signature
Your Name
Your Address

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Unsolicited offer to the Creditor

Example 2

If you want to go ahead and make a creditor a written offer without discussing it, here is the way to go. You should pair this letter with the "Agreement to settle a debt" letter.

Dear Creditor,

Re: Account No.

This is to bring to your kind notice that I sincerely wanted to settle this debt issue for sometime now. But due to poor financial condition it was not possible. At present my financial position permits me to take further steps and I would like to take care of the debt for the account number mentioned above. My earnest gratitude for your efforts in advance and I would like to take this opportunity to sincerely thank your company to help us resolve this issue and save us from debt burdened conditions.

The final amount we mutually agreed upon is \$..... I also request you to take into consideration the fact that we also agreed that all my interest rates, late fees or any reference to them are to be eliminated from my credit report.

Incidentally, I have enrolled with several other companies to clear my debt issues and have a moderate amount of funds. In all probability I can only come to business terms with you if you consider and agree on my proposal mentioned above. Fortunately, I have already attained agreeable settlements with a couple of my creditors and will hardly have any left over funds at the end of this month.

[Optional clause]

If I can manage my finance more effectively, I may also offer extra money added to the agreed amount, in order to upgrade my credit rating. I'm sincerely concerned with my credit ratings as this is the most important issue in this agreement for debt settlement.

Keeping in mind our mutual agreement, I hope that the above terms and conditions are acceptable to your company. On accepting my proposals please sign the attached letter to confirm our agreement and forward me a copy of the same. On receipt of your signed approval letter I will send you a money order with valuation of the amount stated above.

Thanking you in anticipation,

Yours Truly,

Your Signature

Your Name

Enclosure:

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Counter Offer for Debt Settlement

Example 1

Creditor Name
Creditor Address

Dear Creditor,
Re: Account No.

This letter is aimed at making a counter offer to the settlement offer made between me and your customer service representative, on <date>.

I appreciate your company's willingness to work with me in settling this debt.

The amount we agreed to settle this debt in full is \$_____. However, any references to late payment or charge offs on this account should be deleted from my credit file.

The fact is, I have several other companies to conduct debt negotiations with and have limited funds at my disposal. I will be able to pay only those companies who are willing to meet my terms. I have reached a settlement with a few creditors and undergoing the process with the others. I doubt if I would have enough funds to pay all at the end of this month.

If your company accepts the above terms, please sign the attached letter of agreement and send a copy to me. Only upon the receipt of the 'signed agreement', will I send you a money order in the amount stated above.

Yours truly,

Your Signature,
Your Name

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Counter Offer for Debt Settlement

Example 2

If you want to counter an offer made to you by a creditor, verbal or otherwise, this is the way to go. You should pair this letter with the "Agreement to settle a debt" letter.

Dear Creditor,

Re: Account Number

In response to the settlement offer made between myself and your customer service representative [name], [phone number] on [date], this is a counter offer from my end.

I highly appreciate your company's kind consideration and willingness to work out the matter with me and help me in all earnest to settle this debt. Your support will be of immense help to me in settling this debt issue which I honestly wanted to resolve for quite sometime now.

The final amount we mutually agreed upon is \$..... I also request you to take into consideration the fact that we also agreed that all my interest rates, late fees or any reference to them are to be eliminated from my credit report.

Incidentally, I have enrolled with several other companies to clear my debt issues and have a moderate amount of funds. In all probability I can only come to business terms with you if you consider and agree on my proposal mentioned above. Fortunately, I have already attained agreeable settlements with a couple of my creditors and will hardly have any left over funds at the end of this month.

[Optional clause] If I can manage my finance more effectively, I may also offer extra money added to the agreed amount, in order to upgrade my credit rating. I'm sincerely concerned with my credit ratings as this is the most important issue in this agreement for debt settlement.

Keeping in mind our mutual agreement, I hope that the above terms and conditions are acceptable to your company. On accepting my proposals please sign the attached letter to confirm our agreement and forward me a copy of the same. On receipt of your approval letter I will send you a money order with valuation of the amount stated above.

Thanking you in anticipation,

Yours truly,

Your signature

Your name

Enclosure:

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Offer Letter with alternate Payment Strategy

Company Name:

Address:

Date:

Re: Account No.

Dear Sir/ Madam,

I am presently going through some financial difficulties and fear that I will not be able to meet my monthly payments to you. I do not want to declare bankruptcy and want to try and work out an alternate payment plan, so that I don't have to default on this debt.

I would like to suggest a strategy if it is acceptable. If you could close my account, waive the interest payments and accept a new balance of [50% or whatever you propose] of what I currently owe, I can afford to make a monthly payment of \$_____ (Relate your financial trouble, only as much is required for official purposes).

I am sure you will agree to the situation which has caused this fallout. Please feel free to have one of your representatives call me and work out the final strategy. If you feel, you can't adjust the payment plan. I would be forced to default on this account. I intend to pay creditors who can work for me.

Thanking you,

Sincerely,

Your Name

Your Address

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Acceptance of verbal offer for Debt Settlement

Example 1

Dear Creditor,

Re: Account No.

This is to confirm the settlement offer agreed upon by me and your customer service representative [name], [phone no.] on [date.].

I really appreciate that your company is willing to work with me in settling this debt.

The amount we agreed to settle this debt in full is \$_____. However, any references to late payment or charge offs on this account should be removed from my credit file.

If the above terms are acceptable to your company, please sign the attached letter of agreement and return the copy to me. Only upon the receipt of the 'signed agreement', I will send you a money order in the amount stated above.

Yours truly,

Your Signature

Your Name

Enclosure:

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Acceptance of verbal offer for Debt Settlement

Example 2

Once you have settled debt repayment plans with a collection agency or a creditor's firm you need to have a copy of accepted terms and settlement issues as a document with a company representative's signature on it. This document is a must for your records before you start with any monetary transactions. This letter is best combined with the "Agreement to settle a debt" letter.

Dear Creditor,

Re: Account Number

Date:

In response to the mutual settlement between myself and your customer service representative, [phone number], made on [date], this is a letter of confirmation regarding the acceptance of verbal offer.

I'm very impressed with your company's kind consideration and willingness to work out the matter with me and help me in all earnest to settle this debt. Your support will be of immense help to me in settling this debt issue which I wanted to resolve for a long time now.

The final amount we mutually agreed upon is \$..... I also request you to take into consideration the fact that we also agreed that all my interest rates, late fees or any reference to them are to be eliminated from my credit report.

Keeping in mind my fruitful negotiation with your customer service representative, I hope that the above terms and conditions are acceptable to your company. On accepting my proposals please sign the attached letter to confirm our agreement and forward me a copy of the same with your signature. On receiving your approval letter I will send you a money order with valuation of the amount stated above.

Thanking you in anticipation

Yours truly,

Your Signature

Your Name

Enclosure:

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Debt Settlement Agreement to compromise debt

Example 1

This is a letter send by the Debtor to the Creditor to settle debt. This letter needs to be signed by the Creditor and returned to the Debtor.

Agreement to compromise debt

[Creditor's name] and [Debtor's name] hereby agree to compromise the indebtedness between them based on the following terms and conditions:

The CREDITOR and the DEBTOR agree that the present debt due is [\$ amount balance]. The parties agree that the Creditor shall accept the sum of [\$_] as full payment on the debt. The payment will be made in cash and will result in complete discharge of the debt.

Both the parties have agreed on the date for payment as [date]. If the DEBTOR fails to pay the agreed amount on [date], the original amount owed by the DEBTOR will stand to be immediately due. [Creditor] is hereby authorized to act as the agent of the creditor agency.

The parties, their successors and the assignees are bound to abide by this agreement and the resulting benefits.

Dated:

Creditor's Signature:

Name of Creditor

Debtor's Signature:

Name of Debtor

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Debt Settlement Agreement to compromise debt

Example 2

Your Company's Name
Address

Date:

Dear Sir/Madam

Re: Account No.

In response to the recent correspondence, I am now ready with the complete assessment of my current financial circumstances.

I enclose a copy of my statement of the monetary sources, which provides details of my/household monthly income, along with the outgoing debt repayment amount. I also enclose a list of my other creditors, along with their repayment proposals, which have been calculated on the basis of my financial position. I am experiencing difficulties because my debts are growing beyond limits with high interest rates. I find it very difficult to meet ends at the end of the month. My moderate income does not permit me to pay my debts regularly after meeting the household expenses. I hope that you will take this into consideration when considering my proposals.

The final amount we mutually agreed upon is \$..... I also request you to take into consideration the fact that we also agreed that all my interest rates, late fees or any reference to them are to be eliminated from my credit report. Kindly refrain yourself from taking any further action against me as payments will be maintained as decided in the agreement.

These payments represent a proportional distribution of my available income and expenses and this I hope should provide the base for a solution to my debt problems. I will review my position on a regular basis and inform you of any changes in my circumstances, be it for the better or for the worst.

I hope that you will agree to my proposals and help me during this time of financial crisis. I look forward to receiving written confirmation from you as soon as possible.

Thanking you in anticipation.

Yours faithfully,

Your Signature

Your Name

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Request for updating of Bankruptcy Account

Your Name
Your Address

Date:

Re: list of creditor agency and account numbers of each

Credit Bureau Name
Credit Bureau Address

Dear Sir/Madam,

This is a formal letter of complaint against the inaccurate credit information on my credit report. The above referred accounts were included in my bankruptcy instead of showing as 'charge-offs', 'past due' or 'late'. These incorrect listings have lowered my credit score considerably and it is also preventing me from buying a home.

With this letter is enclosed a copy of my bankruptcy discharge papers as proof. Please take a note of the dates.

Please correct your records at the earliest.

Sincerely,

Your Signature
Your Name

Enclosure:

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Request for Credit File

Credit Bureau Name
Credit Bureau Address

Date:

Dear Sir/Madam,

This letter is to request for my credit file which is filed and updated in your credit database.

The Fair Credit Reporting Act (FCRA) requires that upon request, a consumer reporting agency must furnish to the individual his or her credit file after validating the identity of the individual. The relevant documents for identity verification have been attached herewith.

In the light of the above, I hereby demand that you send me my credit file or the information maintained in my name.

Thanking you,

Yours truly,
Your Signature
Your Name

Enclosure:

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