

[Redacted]

(Date of Letter)

Credit Bureau

Attn: Reporting Agent

[Redacted]

(Street Address)

[Redacted]

(City, State and Zip Code)

RE: Compromise Disputed Claim

Dear Reporting Agent:

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

[Redacted] (state reason(s) for dispute). However, in the spirit of compromise and solely for the purpose of resolving this matter completely, the amount of \$ [Redacted] 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,

[Redacted]

(Signature)

[Redacted]

(Address)

[Redacted]

(City, State and Zip Code)

[Redacted]

(Phone Number)

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