

To Whom It May Concern,

I am writing to reaffirm our agreement regarding the settlement of a debt that I owe to your company. The terms agreed upon were:

1) "I" \_\_\_\_\_, agree to pay \_\_\_\_\_ "YOU" the amount of \$\_\_\_\_\_ in full satisfaction of all amounts that I owe you, and YOU agree to accept this amount in full satisfaction of all amounts that I previously owed you.

2) I agree to pay the above amount in \_\_\_\_\_ monthly installments of \$\_\_\_\_\_, without interest. The first payment is to begin on \_\_\_\_ / \_\_\_\_ / \_\_\_\_, and each remaining payment to be paid on the \_\_\_\_\_ day of each month. I will mail these payments to your office located at:

\_\_\_\_\_.

3) My non-payment of the full amount of each payment when it is due will leave me in default. If I am in default, you may send me a written notice advising me that, if I do not pay the overdue amount by a certain date, the entire unpaid balance will become due within 30 days after the date on which the notice is delivered or mailed to me.

4) Upon discharging this debt, you agree to notify each credit bureau to which you report credit information, that any adverse credit information regarding my account with you is no longer verifiable, and that it should be deleted from my credit report.

If you agree to the terms and conditions contained herein, please sign this agreement in the places provided and return this document to me at the address shown below.

Terms and conditions accepted and agreed by: X \_\_\_\_\_  
Name

X \_\_\_\_\_  
Signature

X \_\_\_\_\_  
Title

Sincerely,

\_\_\_\_\_  
Signature

Address: \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_