Your Name

Your Address

Your City, State zip

Your email address

Date

Attn: Department

Creditor name e.g. XYZ Bank

Street/P.O. Box

City, State zip

Re: Account Number: 12345 Debt (replace with real information)

Dear Sir/Madam (unless you have a real name then enter it)

After reviewing my credit reports, I have discovered that there is an entry indicating that a debt is owed to you or a company you work with. Please provide more information about this entry on my credit report.

Should this debt prove to be something that I am responsible for, I am willing to negotiate an adequate repayment in exchange for clearing this item from the credit reporting agency records. I will await your reply.

Thank you,

Julie Smith

[USE THIS LETTER FOR YOUR FIRST CONTACT WITH A DEBT COLLECTOR ONLY IF YOU ARE PREPARED TO NEGOTIATE AND PAY IT OFF]