

<<<<<< Today's Date >>>>>>

<<<<<< replace with creditor's name >>>>>>

<<<<<< replace with creditor's address >>>>>>

RE: Acct. # <<<<<< replace with your account number >>>>>>

Dear <<<<<< replace with creditor's name >>>>>>:

I am writing in an attempt to settle the account you are listing under my name and social security number.

I agree <<<<<< replace with company's name >>>>>> should have been paid for service rendered but I do not agree with this being on my credit report as a bad debt. I would like to put this account to rest as I hope you would. I did not use your services but am negligent in not making certain the person buying the residence had changed the billing from my name to his. I never received a statement or overdue notice. I no longer was living in the home so I had no reason to suspect a payment problem.

My concern is if I made payment to you in an attempt to stop negative reporting to the credit bureau, the balance in my credit file would show Zero PAID COLLECTION, and then those negative ratings would continue for another seven years.

This would be wrong as it is not a true indicator of my willingness or ability to pay debts. I believe I am caught in the computers and a credit reporting system that does not tell what truly has happened.

I am requesting your help in deletion of this account from my credit reports when payment in full is received as this does not accurately portray what has happened. I have been informed by reputable source that this can be done and is within the purview of the law.

I look forward to your prompt attention to this matter and an expedient favorable resolution.

Sincerely,

<<<<<< replace with your name >>>>>>

<<<<<< replace with your address >>>>>>