YOUR NAME

YOUR STREET ADDRESS

YOUR CITY, STATE, ZIP

YOUR EMAIL OR PHONE NUMBER

TODAY’S DATE

DEBT COLLECTOR COMPANY

THEIR STREET ADDRESS

THEIR CITY, STATE, ZIP

THEIR EMAIL OR PHONE NUMBER

RE: Settlement of COMPANY Account ending in ####

Dear DEBT COLLECTOR COMPANY NAME,

I would like to settle the above-referenced account with your company. It is my understanding that the debt currently amounts to $\_\_(debt amount)\_\_.

However, I am also aware that DEBT COLLECTOR has violated the Fair Debt Collection Practices Act (FDCPA) on at least X occasions. These violations include, but are not limited to, EXAMPLE and EXAMPLE. Under the FDCPA, I am entitled to $1,000 plus damages for each violation. Therefore, I am entitled to $\_\_(total penalty)\_\_, which is (ALMOST, EQUAL TO OR MORE THAN) the amount I owe for this debt.

I am low income. I also receive EXEMPT INCOME and cannot be garnished. Thus, DEBT COLLECTOR will not benefit from suing me for this debt. It is in both of our interests to settle this debt.

Given this information, I believe that $\_\_(proposed settlement)\_\_ is a fair settlement amount. I can make this payment within 30 days of receiving documentation stating that you will consider this sum as settlement in full for the above referenced account.

Sincerely,

YOUR NAME