

Free universal letter to negotiate debt collections bills and charges offs with creditors.

To: (Creditors' name)
From: (Full name including spelled out middle name)
Subject: (Account #, Balance, Reported dates)

I recently attempted to purchase a (house, car) and was informed the above account is negatively affecting my credit report and qualifying score.

My hope is to pay the account (in full, settlement, make payments) if there is a possibility of the account will be "totally removed" from my credit report or updated to show the account was "paid in full and as agreed" with no newer dates levied on the negotiated action.

Here I am listing why I merit credit help consideration. (I moved, I lost my job, I went through a divorce, I had a serious sickness, there was and error on your part) but now I am on my feet and as always intend to pay my debts and honor my agreements. I would even like to re open the old bad account to establish new good credit as a gesture of good will and personal honor.

Please list any action that (company) might take if I make (payment in full with fees, settlement, make payments) expecting total removal, settlement expecting account to be listed as paid in full and as agreed, or to make payments in full expecting total removal upon final payment.

Because this account is the only account holding me back from having a qualifying credit score, I find this matter to be of an urgent nature and hope your help will be speedy. Please enclose the name and phone number of someone I can call no matter what action is deemed helpful for this account.

Signature

Full Name _____
Street _____
City _____
State _____
Zip _____
DOB _____
Social _____
Home Phone _____
Work phone _____

Free Sample Bad Credit Negotiation Letter for Creditors

- Send this letter delivery confirmation or certified mail if sending to a street address not a PO Box.
- I configure this letter to meet the needs of my personal situation.
- I ask for the most I can or the best case scenario, with the realization that I will more than likely settle for less
- I like to include a copy of my drivers license to further show this letter is real and sincere. Many times a face will help personalize the situation which will work in my favor.

These are the best credit help offers I can find that you can trust.

[Credit help outline by Bo Majors CLICK HERE](#)

[Totally free credit score and free credit reports](#) + 24 hour toll free hotline for credit report questions.

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