

[Your Name]  
[Your Address]  
[City, State, Zip Code]

[Date]

[Debt Collection Agency Name]  
[Debt Collection Agency Address]  
[City, State, Zip Code]

**RE: Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing regarding the above-referenced account. According to my records, the statute of limitations for legal action on this debt has expired under the laws of [Your State]. As this debt is time-barred, you can no longer legally sue me for collection.

However, I would like to resolve this matter permanently. I am offering a one-time settlement payment of \$[Amount] in exchange for the full and final release of all claims regarding this account.

This offer is contingent upon the following terms:

- You agree that the payment of \$[Amount] constitutes full satisfaction of the debt.
- You agree to cease all further collection efforts and mark the account as "Paid in Full" or "Settled in Full."
- You agree not to sell or transfer any remaining balance to another third party.

Please note that this offer is not an acknowledgment of the debt, nor is it a promise to pay the full balance. It does not restart the statute of limitations. This is a settlement offer only.

If you accept these terms, please send a written agreement on your company letterhead signed by an authorized representative. Once I receive the written agreement, I will forward the funds via [Money Order/Certified Check].

Sincerely,

[Your Signature]

[Your Printed Name]