

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

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

**RE: Account Number: [Account Number]**  
**Total Alleged Balance: \$[Total Amount]**

Dear [Name of Contact Person or Debt Collector],

This letter is regarding the above-referenced account. Please be advised that I am aware that the statute of limitations for legal action on this alleged debt has expired under the laws of [Your State]. As this obligation is time-barred, you no longer have the legal right to sue me to collect this debt.

While I do not acknowledge the validity of this debt or waive any of my rights, I am interested in resolving this matter permanently to clear my records. I am offering a one-time, lump-sum payment of \$[Amount You Are Offering] as full and final settlement of this account.

This offer is contingent upon the following conditions:

- The payment of \$[Amount You Are Offering] shall be accepted as payment in full for the entire balance.
- You agree to cease all further collection activity and waive any remaining balance.
- You agree not to sell, transfer, or assign this debt to any other party or entity.
- [Optional] You agree to remove all references to this account from my credit reports or mark the account as "Paid in Full."

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

This offer is valid for [Number] days from the date of this letter. If I do not receive a written acceptance by that time, this offer is withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]