

To: [Name of Debt Collection Agency]
[Address line 1]
[Address line 2]
[City, State, Zip Code]

Date: [Current Date]

Re: Account Number [Your Account Number]
Reference Number: [Reference Number if applicable]

Dear [Name of Contact Person or Collections Manager],

I am writing regarding the alleged debt associated with the account number listed above. While I do not acknowledge any liability for this debt, I would like to offer a final compromise to resolve this matter permanently.

I am aware that the statute of limitations for legal action on this debt has expired. However, I am willing to offer a one-time, final payment of \$[Insert Amount] as a full and final settlement of this claim.

This offer is strictly conditional upon the following terms:

- The payment of \$[Insert Amount] will be accepted as full and final settlement of the debt.
- You agree to cease all further collection activity and communication regarding this account.
- You agree to report the account as "Paid in Full" or "Settled in Full" to all credit reporting agencies to which you have reported this debt.
- You agree that no further balance will be sold or transferred to any third party.

This offer will remain valid for [Number, e.g., 14] days from the date of this letter. If you accept these terms, please provide a written agreement signed by an authorized representative of your company.

Upon receipt of your written acceptance, I will send a [Money Order/Cashier's Check] for the agreed-upon amount. Please do not send any payment requests until the written agreement is received.

This communication is for the purpose of settlement only and is not an admission of the validity of the debt or a waiver of my rights regarding the statute of limitations.

Sincerely,

[Your Printed Name]
[Your Address]
[Your Phone Number]