

Your Name: [Your Full Name]  
Your Address: [Your Street Address]  
City, State, Zip: [City, State, Zip Code]  
Date: [Current Date]

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

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

Dear [Name of Debt Collector or Collection Agency],

I am writing to you regarding the debt you claim I owe for the account referenced above. Please be advised that I do not acknowledge the validity of this debt, nor do I waive any of my rights regarding the statute of limitations.

According to my records and the applicable laws in [Your State], this debt is time-barred, as the statute of limitations for legal collection has expired. Consequently, you no longer have the legal right to sue me to collect this debt.

However, to resolve this matter permanently and to avoid the ongoing cost and nuisance of further communication, I am offering a one-time "nuisance value" settlement of \$[Insert Amount, e.g., \$50.00] to fully satisfy this account.

This offer is strictly contingent upon the following conditions:

- This payment constitutes payment in full and a complete release of any further liability regarding this account.
- Upon receipt of payment, you will cease all collection efforts and consider this matter closed.
- You agree not to report this debt to any credit reporting agencies, or if it has already been reported, you agree to delete the entry entirely.
- You agree not to sell or transfer this remaining balance to any other party.

If you accept these terms, please send me a written agreement signed by an authorized representative of your company. Once I receive the signed agreement, I will send the payment via [Certified Check/Money Order]. Do not send me any payment instructions until we have a signed agreement on the terms listed above.

This offer is valid for [Number, e.g., 14] days from the date of this letter. This letter and offer do not constitute an admission of liability or a revival of the statute of limitations.

Sincerely,

[Your Signature]

[Your Printed Name]