

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Total Alleged Debt Amount: \$[Total Amount]

To Whom It May Concern,

I am writing regarding the alleged debt associated with the account number listed above. While I do not acknowledge any liability for this debt, and I believe the statute of limitations for legal collection may have expired, I am offering a one-time, lump-sum payment as a full and final settlement of this account.

I offer the amount of **\$[Offer Amount]** in exchange for the following terms:

- The payment of **\$[Offer Amount]** will be accepted as full and final settlement of the entire debt.
- You agree to cease all collection activities and consider the account paid in full.
- You agree to delete any negative information related to this account from all credit reporting agencies (Experian, Equifax, and TransUnion) or report the account as "Paid in Full."
- You agree that no portion of the remaining balance will be sold, transferred, or assigned to another debt collection agency or entity.
- You agree that this settlement does not constitute an admission of liability on my part.

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

This offer will remain valid for [Number of Days] days from the date of this letter. If I do not receive a written acceptance within this timeframe, this offer is withdrawn.

Sincerely,

[Your Signature]
[Your Printed Name]