

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

Debt Collector Name: [Name of Agency]  
Address: [Agency Street Address]  
City, State, Zip: [Agency City, State, Zip Code]

Re: Account Number [Your Account Number]  
Original Creditor: [Name of Original Creditor]

Dear [Debt Collector Name or Representative],

I am writing regarding the alleged debt associated with the account number listed above. According to my records and the age of this account, the statute of limitations for legal action to collect this debt has expired in my state.

Although this debt is time-barred and you no longer have the legal right to sue me for collection, I would like to resolve this matter permanently to clear my records. I am offering a one-time, lump-sum settlement payment of \$[Insert Amount] in exchange for the following conditions:

- The payment of \$[Insert Amount] will be accepted as full and final satisfaction of the total alleged balance.
- Your agency and the original creditor will consider the account closed and settled in full.
- Any negative reporting related to this account will be removed from my credit reports (Delete/Remove), or updated to show "Settled in Full."
- I will receive a written letter of release confirming the debt is satisfied and that no further collection attempts will be made by your agency or any future assignees.

This offer is not an acknowledgment of the debt, nor is it a promise to pay the full balance. This is a settlement offer to resolve a disputed and time-barred claim. This offer will remain valid for [Number, e.g., 14] days from the date of this letter.

Please send your written acceptance of these terms on your company letterhead. Do not send a payment request until I have received your written agreement to these specific terms. Once I receive the written agreement, I will issue payment via [Certified Check/Money Order].

Sincerely,

[Your Signature]

[Your Printed Name]