

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

[Date]

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

RE: Account Number: [Your Account Number]

To Whom It May Concern,

I am writing regarding the debt you claim I owe for the account mentioned above. Based on my records, the statute of limitations for the collection of this debt has expired in my state. As this is a time-barred debt, you no longer have the legal right to sue me to collect it.

Although I am under no legal obligation to pay this debt, I would like to resolve this matter permanently. I am offering a one-time, final settlement payment of \$[Insert Amount] in exchange for the full release of this debt and the closure of this account.

This offer is contingent upon the following conditions:

- The payment will be accepted as full and final satisfaction of the entire debt.
- You will mark the account as "paid in full" or "settled in full" and report this status to all relevant credit bureaus.
- You will provide a written agreement signed by an authorized representative confirming these terms before I send any payment.
- No further collection activity or contact regarding this debt will occur after the payment is received.

Please note that this offer is made for settlement purposes only and does not constitute an acknowledgment of the validity of the debt or a waiver of my rights regarding the statute of limitations. Any payment made under this agreement is not intended to restart the statute of limitations.

I look forward to receiving your written response within 30 days. If I do not hear from you, I will assume you are not interested in this settlement, and I request that you cease all further communication with me regarding this matter, as permitted by the Fair Debt Collection Practices Act (FDCPA).

Sincerely,

[Your Signature]

[Your Printed Name]