

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

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

Re: Account Number [Account Number]
Amount Claimed: \$[Original Amount]

To Whom It May Concern,

I am writing in response to your communication dated [Date of their letter] regarding the above-referenced account.

According to my records, the statute of limitations for legal action on this debt has expired. Consequently, you no longer have the legal right to sue me to collect this debt. By making this offer, I do not waive the statute of limitations or any other legal defenses available to me, nor do I acknowledge the validity of this debt.

Without admitting liability, I am willing to offer a one-time, lump-sum payment of \$[Your Offer Amount] as a full and final settlement of this account. This offer is contingent upon the following conditions:

- The payment shall be accepted as settlement in full for the total balance claimed.
- Your company agrees to release me from any further liability regarding this account.
- Your company will not sell or transfer any remaining balance to another party.
- You will report this account as "Paid in Full" or "Settled in Full" to all credit reporting agencies to which you have reported this debt.

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

If I do not receive a written acceptance of this offer within [Number of Days, e.g., 15] days, this offer is withdrawn. I also request that you cease all telephone communication with me and only contact me via mail regarding this specific offer.

Sincerely,

[Your Signature]
[Your Printed Name]