

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

[Date]

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

Re: Account Number [Your Account Number]

To [Name of Debt Collector],

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

I have reviewed my records and determined that the statute of limitations for legal action regarding this alleged debt has expired. According to the laws of [Your State], the time limit for filing a lawsuit to collect this debt passed on or about [Date].

Because the statute of limitations has expired, you no longer have the legal right to sue me to collect this debt. This letter serves as notification that I do not intend to pay this debt.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease all further communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me that you are taking a specific legal action that is permitted by law.

Sincerely,

[Your Signature]

[Your Printed Name]