

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

Re: Account Number [Account Number]

Dear [Consumer Name],

The law limits how long you can be sued for a debt. Because of the age of your debt, [Debt Collector Name] will not sue you for it, and [Debt Collector Name] will not report it to any credit reporting agency.

State-Specific Disclosures:

[Insert State-Mandated Disclosure Language Here. Examples below:]

- **For California:** The law limits how long you can be sued for a debt. Because of the age of your debt, we will not sue you for it, and we will not report it to any credit reporting agency.
- **For New York:** If a court of competent jurisdiction has determined that the debt is unenforceable or the statute of limitations has expired, we will not sue you to collect it.
- **For Texas:** If you make a payment, the time period for the filing of a lawsuit against you by the debt collector for the debt may be revived.

In many states, you can revive the statute of limitations and lose your protection from a lawsuit if you take certain actions, such as making a written promise to pay or making a partial payment on the debt. Before taking any action regarding this debt, you may wish to consult with an attorney.

If you have questions, please contact us at [Phone Number].

Sincerely,

[Debt Collector Name]

[Debt Collector Address]