

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

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

Re: Account Number [Insert Account Number]

To [Name of Debt Collector or Collection Agency Manager],

I am writing to formally follow up on my previous communication regarding the alleged debt associated with the account number listed above.

This letter serves as a formal notification that I do not intend to pay this debt because the statute of limitations for legal action on this account has expired. According to my records and the laws of [Insert Your State], this debt is time-barred. Any attempt to sue or threaten legal action on this debt would be a violation of the Fair Debt Collection Practices Act (FDCPA).

Under the provisions of the FDCPA, 15 U.S.C. § 1692c, I am officially instructing you to cease and desist all further communication with me regarding this matter. Do not contact me by telephone, mail, email, or any other method at my home, my place of employment, or through any third party.

You are permitted to contact me one final time only to confirm that you will cease all further collection efforts or to notify me that you are taking a specific, legally permissible action. Any other contact will be documented and reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Thank you for your immediate compliance with this request.

Sincerely,

[Your Signature]

[Your Printed Name]