

[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]

Dear [Debt Collector Name],

I am writing to you regarding the debt associated with the account number referenced above. Based on my records and the age of this alleged debt, the statute of limitations for filing a lawsuit to collect this debt has expired.

Because this debt is time-barred, please be advised of the following:

- You cannot legally sue me to collect this debt.
- In some jurisdictions, you cannot legally threaten to sue me for this debt.
- If I make any payment on this debt, or even acknowledge in writing that I owe it, the statute of limitations may restart, giving you the right to sue me again.

I do not intend to make any payments on this debt as it is legally unenforceable due to its age. I am requesting that you provide written confirmation that you have marked this account as time-barred in your records.

Furthermore, under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease all further communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me of a specific legal action you are permitted to take.

Sincerely,

[Your Signature]
[Your Printed Name]