

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Company Name],

I am writing to you regarding the debt associated with the account number listed above. Please be advised that I am exercising my consumer rights under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws.

Based on my records, the statute of limitations for legal action to collect this debt has expired. Therefore, this debt is time-barred. This means you cannot legally sue me to collect this debt, nor can you threaten to do so.

I am requesting that you provide me with the following information in writing:

- The date of the last payment made on this account.
- The date of default on this account.
- Verification of the debt, including the name of the original creditor.

Furthermore, I am requesting that you cease all 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 you are legally entitled to take.

Please note that any further attempts to collect this expired debt, or any report of this debt to credit bureaus that violates the Fair Credit Reporting Act, will be documented and may result in legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]