

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

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

RE: Account Number [Account Number]

Dear [Debt Collector Name],

I am writing in response to your communication dated [Date of Letter] regarding the above-referenced account.

I have reviewed my records and consulted the laws of [Your State]. Please be advised that the statute of limitations for legal action regarding this alleged debt has expired. Therefore, this debt is legally time-barred, and you are prohibited from suing me to collect this balance.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease and desist all further collection activities regarding this account. Do not contact me by telephone, mail, or any other method, except to confirm that you will stop collection efforts or to notify me that you are terminating your proceedings.

Furthermore, should you choose to report this expired debt to any credit reporting agencies, I expect it to be listed as "disputed" or removed entirely in accordance with the Fair Credit Reporting Act (FCRA).

Please note that any further attempt to collect this debt, or any acknowledgment of this letter, does not constitute a promise to pay or a revival of the statute of limitations.

Sincerely,

[Your Signature]
[Your Printed Name]