

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

[Date]

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

Re: Account Number [Account Number]
Notice of Time-Barred Debt and Formal Validation Follow-Up

To [Name of Debt Collector/Agency],

I am writing this letter in response to your previous communication regarding the alleged debt mentioned above. On [Date of First Letter], I sent a request for formal validation of this debt. To date, I have not received the required documentation proving that I have a legal obligation to pay this debt or that your agency has the legal right to collect it.

Furthermore, my records indicate that this alleged debt is past the statute of limitations for legal collection in the state of [Your State]. This means the debt is time-barred, and you no longer have the legal right to sue me to collect this balance.

Since this debt is out of statute and you have failed to provide validation, I am requesting that you immediately cease and desist all collection activities regarding this account. This includes phone calls, letters, and reporting this information to any credit bureaus.

If you choose to ignore this notice and continue collection efforts, or if you report inaccurate information to the credit reporting agencies, I will be forced to take legal action and file complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Be advised that I do not acknowledge this debt, and any payment or promise to pay made in the future shall not be construed as a waiver of the statute of limitations.

Sincerely,

[Your Signature]

[Your Printed Name]