

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

[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 you are attempting to collect for [Original Creditor Name].

Based on my records, the last payment made on this account was on [Date of Last Payment]. According to the laws of [Your State], the statute of limitations for collecting this type of debt has expired. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

Please note that any attempt to initiate a lawsuit regarding this time-barred debt may be a violation of the Fair Debt Collection Practices Act (FDCPA).

I request that you provide the following information in writing:

- The amount of the debt.
- The date of the last activity/payment on the account.
- A statement confirming that the statute of limitations has expired.

Furthermore, I am requesting that you cease all telephone contact with me regarding this debt. You may contact me via mail only.

This letter is not an acknowledgment of the debt, nor is it a promise to pay. Any payment made toward this debt does not waive my rights regarding the statute of limitations.

Sincerely,

[Your Signature]

[Your Printed Name]