

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

[Name of Debt Collector]
[Address of Debt Collection Agency]
[City, State, Zip Code]

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing in response to your communication dated [Date of Letter from Agency] regarding an alleged debt for [Name of Original Creditor].

Please be advised that I do not intend to pay this debt because the statute of limitations for legal action to collect this debt has expired. Under the laws of [Your State], this debt is time-barred, and you can no longer sue me to collect it.

Accordingly, I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), to request that you cease all further communication with me regarding this matter, except to inform me that you are terminating further collection efforts or that you are taking specific legal actions that are allowed by law.

This letter is not an acknowledgment of the debt, nor is it a promise to pay. Do not contact me at my home or my place of employment.

Sincerely,

[Your Signature]

[Your Printed Name]