

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

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Debt Collection Agency],

I am writing in response to your communication dated [Date of their letter] regarding the debt associated with the above-referenced account.

I do not acknowledge or admit to this debt. Furthermore, my records indicate that the statute of limitations for legal action to collect this debt has expired. Under the laws of [Your State], this debt is time-barred. Therefore, you cannot sue me to collect it.

Be advised that if you take any legal action or threaten to take legal action on this time-barred debt, it may constitute a violation of the Fair Debt Collection Practices Act (FDCPA).

I am requesting that you cease all further communication with me regarding this matter, except to confirm that the debt is time-barred and that you are closing your file.

Sincerely,

[Your Signature]

[Your Printed Name]