

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

[Date]

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

RE: Account Number: [Account Number]
Original Creditor: [Name of Original Creditor]

Dear [Name of Debt Collector or Company Name],

This letter serves as a formal response to your communication dated [Date of their letter] regarding the above-referenced debt.

I am writing to acknowledge the existence of this account; however, please be advised that the statute of limitations for legal action to collect this debt in the state of [Your State] has expired. As this is a time-barred debt, you are legally prohibited from filing a lawsuit or threatening legal action against me to recover these funds.

Furthermore, I am notifying you of the outcome of my dispute regarding the [validity/amount] of this claim. Based on my records and the age of the account, I consider this matter closed. I will not be making any payments toward this debt, as doing so may inadvertently restart the statute of limitations.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am requesting that you cease all further communication with me regarding this debt, except for the purposes allowed by law to inform me that your collection efforts are being terminated or that you intend to invoke a specific remedy.

Please update your records to reflect that this debt is time-barred and disputed. I expect a final written confirmation that this account has been closed and that all collection activity has ceased.

Sincerely,

[Your Signature]

[Your Printed Name]