

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

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Manager],

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

Please be advised that I do not acknowledge this debt. Furthermore, based on my records, the statute of limitations for legal action regarding this alleged debt has expired in the state of [Your State]. Therefore, this debt is time-barred, and you are legally prohibited from suing me to collect it.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am notifying you to cease and desist all further communication with me regarding this matter, except to confirm that your collection efforts are being terminated or to notify me of a specific legal action you intend to take that is permitted by law.

Do not contact me at my home, my place of employment, or through any third parties. Do not sell, transfer, or assign this alleged debt to any other entity, as doing so with a time-barred debt may lead to further legal violations.

Be advised that I am keeping a record of all correspondence and will report any violations of the FDCPA to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]