

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Agency Name],

I am writing in response to your recent communication regarding the above-referenced debt. This letter serves as formal notice that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), to demand that you cease and desist all further communication with me concerning this matter.

Furthermore, please be advised that according to my records, the statute of limitations for the legal collection of this debt has expired. Any attempt to pursue legal action on a time-barred debt may constitute a violation of federal and state law.

By law, after receiving this notice, you may only contact me one final time to:

- Advise me that your collection efforts are being terminated;
- Notify me that you intend to invoke specified remedies which are ordinarily invoked by your company.

If you continue to contact me, I will be forced to file a formal complaint with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office. I will also keep a log of all unauthorized contacts as evidence for potential legal action.

Sincerely,

[Your Signature]

[Your Printed Name]