

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

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector],

I am writing to formally notify you that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request that you cease and desist all communication regarding the above-referenced account.

Based on my records, the alleged debt is time-barred as the statute of limitations for legal action in my state has expired. This means you can no longer legally sue me to collect this debt.

Please stop all collection activities immediately. This includes, but is not limited to, phone calls, letters, and emails. You are further instructed not to contact me at my place of employment.

Under the FDCPA, you may contact me only one last time to acknowledge receipt of this letter and to inform me if you intend to take a specific action, provided that such action is lawful and you actually intend to take it.

Be advised that I am documenting all interactions. Any further attempts to collect this debt or any continued contact beyond the single permitted response will be reported to the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]