

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

[Date]

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

Re: Account Number [Insert 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 alleged debt referenced above.

I have reviewed my records and determined that the statute of limitations for the collection of this debt has expired under the laws of [Insert Your State]. Consequently, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

This letter serves as my formal notice to you to cease and desist all further communication with me regarding this matter, as permitted by the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c).

You may only contact me one final time to notify me that you are terminating further collection efforts or to inform me that you intend to take a specific legal action that you are legally authorized and intend to pursue. Please be aware that any further attempts to collect this debt or any continued contact beyond these exceptions will be considered a violation of the FDCPA.

Do not sell, transfer, or assign this debt to any other entity, as doing so would continue the harassment and further violate my rights.

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]