

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

[Date]

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

RE: Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally acknowledge your recent communications regarding the above-referenced debt. This letter serves as formal notice that I am disputing this debt and your right to collect it.

Specifically, please be advised that the debt you are attempting to collect is time-barred. According to my records and the laws of [Your State], the Statute of Limitations for legal action on this alleged debt has expired. Therefore, you are legally prohibited from suing me to collect this debt.

Pursuant to 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. You are no longer permitted to contact me via telephone, mail, email, or any other method at my home, my place of employment, or any other location.

The only exceptions allowed under the law for further contact are:

- To advise me that your efforts are being terminated;
- To notify me that you intend to invoke specified remedies which are legally permitted (though legal action is not permitted due to the statute of limitations).

Be advised that I am documenting all communications. Any further attempts to collect this debt or contact me in violation of the FDCPA will be reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office. I also reserve the right to pursue legal action against your agency for any violations.

Sincerely,

[Your Signature]

[Your Printed Name]