

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

[Date]

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

RE: Account Number [Insert Account Number]

To [Name of Debt Collector or Company Name],

I am writing to formally acknowledge your communication regarding the above-referenced account. This letter serves as a formal notice to cease and desist all further communication with me concerning this debt.

Based on my records and the information provided, this debt is time-barred. The statute of limitations for legal action to collect this debt in the state of [Insert State Name] has expired. Therefore, you no longer have the legal right to sue me for the collection of this balance.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), you are required to stop communicating with me about this debt, with the following exceptions:

- To advise me that your efforts are being terminated;
- To notify me that you may invoke specified remedies which are ordinarily invoked by you;
- Where applicable, to notify me that you intend to invoke a specified remedy.

Please note that any further attempts to contact me via telephone, mail, email, or in person-other than the exceptions noted above-will be documented and may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) or legal action for violations of the FDCPA.

I request that you send a final written confirmation that you have received this notice and that you will cease all further collection activities and communication regarding this account.

Sincerely,

[Your Signature]

[Your Printed Name]