

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Company Name],

I am writing in response to your communication dated [Date of their letter] regarding the debt referenced above. This letter serves as my formal notice to you to cease and desist all further communication with me regarding this matter.

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

Under the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692c, you must stop communicating with me once you receive this written notice, except to advise me that your collection efforts are being terminated or that you intend to invoke a specific legal remedy. Please be advised that any further attempts to collect this debt or contact me via telephone, mail, or through third parties will be documented and reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Furthermore, do not sell or transfer this debt to any other entity, as doing so with the knowledge that the debt is time-barred may lead to further legal action.

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]