

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Debt Collector Name],

I am writing this letter in response to your communication regarding the debt referenced above. I do not believe I owe this money.

Furthermore, my records indicate that this debt is time-barred under the statute of limitations in my state. This means you no longer have the legal right to sue me to collect this debt.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am officially notifying you to cease and desist all further communication with me regarding this matter.

Specifically, do not contact me via telephone, mail, email, or at my place of employment. Do not contact any third parties regarding this alleged debt.

You may contact me one final time only to notify me that you are ceasing collection efforts or to inform me that you intend to take a specific legal action that you are legally authorized to take.

Please be advised that any further attempts to collect this time-barred debt will be documented and reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]