

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

[Debt Collection Agency Name]
[Debt Collection Agency Address]
[City, State, Zip Code]

Re: Account Number [Your Account Number]

Dear [Debt Collection Agency Name],

I am writing to you regarding the debt associated with the account number listed above. This letter is being sent in response to your recent communication dated [Date of their letter].

I have reviewed my records and the laws in my state. This debt is time-barred as the statute of limitations for legal action regarding this debt has expired. Under the laws of [Your State], you no longer have the legal right to sue me to collect this debt.

Because this debt is past the statute of limitations, I am requesting that you cease all collection activities immediately. Furthermore, I am requesting that you return this account to the original creditor, [Original Creditor Name].

This letter is a formal notice to stop all communication with me regarding this debt, as per the Fair Debt Collection Practices Act (FDCPA). Do not contact me at my home or my place of employment.

If you fail to comply with this request or continue to pursue collection on this time-barred debt, I will be forced to file a complaint with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]