

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

[Date]

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to you regarding the debt you are seeking to collect on the above-referenced account.

I have reviewed my records and determined that the statute of limitations for legal action on this alleged debt has expired. According to the laws of [Your State], the time period for filing a lawsuit to collect this debt has passed. Therefore, this debt is time-barred, and you no longer have the legal right to sue me for payment.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease all further communication with me regarding this matter, except to notify me that you are stopping your collection efforts or that you are taking a specific action permitted by law.

Please note that if you continue to contact me, or if you report inaccurate information to credit bureaus regarding this time-barred debt, I reserve the right to file a complaint with the Federal Trade Commission and the Consumer Financial Protection Bureau.

Sincerely,

[Your Signature]

[Your Printed Name]