

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing to you regarding the debt associated with the above-referenced account. According to my records, the statute of limitations for the collection of this debt has expired in the state of [Your State].

Under the laws of this state, the legal time limit for pursuing the collection of this debt through the court system has passed. Therefore, any legal action taken to collect this debt would be time-barred.

This letter serves as formal notice that I do not intend to pay this debt, as it is legally unenforceable due to the expiration of the collection period. I request that you cease all further communication with me regarding this matter, as permitted by the Fair Debt Collection Practices Act (FDCPA).

Please provide written confirmation that this account is closed and that you will no longer pursue collection efforts. If you continue to contact me, I will be forced to keep a record of such contacts and may report your agency to the Federal Trade Commission and the Consumer Financial Protection Bureau.

Sincerely,

[Your Signature]

[Your Printed Name]