

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

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally request that you cease all communication with me regarding the above-referenced account, as well as any other alleged debts you claim I owe.

According to my records, the debt you are attempting to collect is time-barred under the statute of limitations in the state of [Your State]. Because the legal time limit for pursuing this debt through a lawsuit has expired, I am notifying you that I will not be making any payments on this account.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, you must stop contacting me about this debt now that I have notified you in writing to cease communication. The only exceptions are to inform me that you are stopping your collection efforts or to notify me that you intend to take a specific legal action, provided such action is legally permissible.

Furthermore, do not sell, transfer, or report this expired debt to any credit reporting agencies. If you have already reported this debt, I request that you have it removed immediately, as it is past the legal reporting period.

Please confirm in writing that you have received this notice and that you have closed this file.

Sincerely,

[Your Signature]

[Your Printed Name]