

Date: [Insert Date]

To:

[Name of Debt Collection Agency]

[Agency Address]

[City, State, Zip Code]

From:

[Your Full Name]

[Your Address]

[Your City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear Claims Manager,

I am writing regarding the above-referenced account. After reviewing my records and the laws of [Insert Your State], I have determined that the statute of limitations for the legal collection of this alleged debt has expired.

Because the time period for legal action has passed, I will not be making any payments on this account. This letter serves as formal notice to cease all further communication with me regarding this matter, as per the Fair Debt Collection Practices Act (FDCPA).

Specifically, you are instructed to:

- Stop all phone calls to my home, cell, or workplace.
- Stop all written correspondence to my mailing address.
- Close this account in your files immediately.

If you choose to report this expired debt to any credit reporting agencies, ensure it is marked as "disputed." I reserve the right to take legal action if you continue to harass me or violate my rights under federal or state law.

Sincerely,

[Your Signature]

[Your Printed Name]