

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

[Date]

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

RE: Account Number: [Account Number]  
Original Creditor: [Name of Original Creditor]

To Whom It May Concern,

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].

Please be advised that the debt you are attempting to collect is time-barred. According to my records and the laws of the state of [Your State], the statute of limitations for legal action on this type of debt has expired. Specifically, the last activity on this account occurred on [Date of last payment or activity], which is more than [Number of years] years ago.

Under the Fair Debt Collection Practices Act (FDCPA), you are prohibited from using deceptive or unfair means to collect a debt. Attempting to sue on a debt that is past the statute of limitations or threatening legal action that you cannot legally take may constitute a violation of federal law.

Therefore, I am requesting that you cease and desist all further collection efforts and contact regarding this matter. This includes phone calls, letters, and reporting this expired debt to credit reporting agencies.

Should you decide to continue collection efforts or report this as an active debt, I will keep a record of all interactions and reserve the right to file a complaint with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office.

Sincerely,

[Your Signature]  
[Your Printed Name]