

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

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

Re: Account Number [Insert Account Number]

To [Name of Debt Collector/Company Name],

I am writing this letter in response to your communications regarding the above-referenced debt. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am formally instructing you to cease all communication with me regarding this matter.

Please note that this debt is time-barred. The statute of limitations for legal action to collect this debt in the state of [Insert Your State] has expired. Consequently, you no longer have the legal right to sue me for this debt.

Furthermore, your continued attempts to collect on a debt that you know, or should know, is beyond the statute of limitations may constitute harassment and a violation of federal and state consumer protection laws.

Effective immediately, you are to:

- Stop calling my home, cell phone, or place of employment.
- Stop sending written correspondence to my address.
- Cease any and all other forms of contact regarding this alleged debt.

You may only contact me one final time to confirm that you will stop further communication or to notify me that you intend to take a specific, legally permissible action. Any other contact will be documented and reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]