

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

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

Re: Account Number [Your Account Number]

To [Name of Debt Collector],

I am writing to you regarding the debt you are attempting to collect for [Original Creditor Name].

I have reviewed my records and the laws regarding the statute of limitations for debt collection in my state. According to my information, the statute of limitations for this alleged debt has expired. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am officially notifying you to cease and desist all further communication with me regarding this matter.

Do not contact me by telephone, mail, email, or at my place of employment. Do not contact any third parties regarding this alleged debt.

The only exception to this request is that you may contact me one final time to confirm that you will stop all further collection efforts or to notify me that you intend to take a specific legal action that you are legally authorized to take.

Be advised that I am keeping a record of all correspondence and will report any violations of the FDCPA to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]