

[Attorney Name/Law Firm Name]

[Address Line 1]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debt Collector/Plaintiff Name]

[Address Line 1]

[City, State, Zip Code]

RE: Notice of Representation and Affirmative Defense

Creditor: [Name of Original Creditor]

Account Number: [Account Number]

Case Number: [If applicable, Case Number]

To Whom It May Concern,

Please be advised that this office represents **[Client Name]** regarding the above-referenced matter. All future communications concerning this account should be directed to this office. Do not contact my client directly.

After reviewing the records associated with this account, it has been determined that the alleged debt is time-barred. The period of time allowed by law to initiate legal action for collection, as defined by the Statute of Limitations in the State of **[State Name]**, has expired.

Specifically, the date of last activity or default occurred on **[Date]**. Under **[Cite Specific State Statute, e.g., NY CPLR § 213]**, the limitation period for this type of action is **[Number]** years. Consequently, you no longer possess the legal right to sue my client to collect this debt.

This letter serves as formal notice that my client will assert the Statute of Limitations as an affirmative defense in any legal proceeding you may initiate. Furthermore, any attempt to report this time-barred debt to credit bureaus or to threaten legal action may constitute a violation of the Fair Debt Collection Practices Act (FDCPA) and/or state consumer protection laws.

We demand that you cease all collection efforts and provide written verification within thirty (30) days that this account has been closed and that no further legal action will be pursued.

Sincerely,

[Attorney Signature]

[Attorney Printed Name]

[Law Firm Name]