

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

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing in response to your communication dated [Date of Letter from Collector] regarding the above-referenced account.

Please be advised that this debt is time-barred. According to my records, the statute of limitations for legal action to collect this debt in the state of [Your State] has expired. Under the law, you no longer have the legal right to sue me for payment of this debt.

Furthermore, this letter serves as a formal notice under the Fair Debt Collection Practices Act (FDCPA) to cease all further communication with me regarding this matter, other than to confirm that your collection efforts have ended or to notify me of specific legal actions you are legally permitted to take.

Be aware that any further attempts to collect this debt, or any report of this time-barred debt to credit reporting agencies that inaccurately reflects its legal status, may result in legal action against your company.

Sincerely,

[Your Signature]

[Your Printed Name]