

NOTIFICATION OF A TIME-BARRED DEBT

Your Name
Your Address
Your City, State Zip

Date

Creditor Name
Creditor Address
Creditor City, State Zip

RE: Account # **[insert account number here]**

To Whom It May Concern:

This letter is to inform you that the above referenced account is now a **time-barred debt** according to **[insert your state's legal code reference; e.g., RCW 4.16.040 of Washington State]** and is no longer collectable.

This notice is also a demand that you **cease all communications** with me according to section [15 USC 1692c] §805(c) of the Fair Debt Collection Practices Act (FDCPA).

Any further contact or collection attempts will result in legal action against your company.

Signature

[sign your name here]

Your Name