

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

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Account Number [Account Number]

To Whom It May Concern,

I am writing in response to your communication dated [Date of Letter received from collector] regarding the alleged debt mentioned above. This letter is a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

I dispute this debt in its entirety. Furthermore, based on my records, the time period for legal collection of this debt has expired. The Statute of Limitations for pursuing this debt in the state of [Your State] has passed, making this debt time-barred.

Under the law, you are prohibited from filing a lawsuit or threatening to file a lawsuit on a debt that is past the Statute of Limitations. Please provide the following information to verify your claim:

- Proof that I have a legal obligation to pay you.
- A complete payment history, including the date of the last payment made on this account.
- The date the account went into default.
- Calculation of the current balance and any interest or fees added.
- Evidence that you are licensed to collect debt in my state.

If you cannot provide the evidence requested or if you acknowledge that the Statute of Limitations has expired, please cease all collection activities and remove any negative information related to this account from my credit reports.

Be advised that this letter is not an acknowledgment of the debt, nor is it a promise to pay. It is a request for information and a notice of the expiration of the Statute of Limitations.

Sincerely,

[Your Signature]
[Your Printed Name]