

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

[Date]

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

**RE: Account Number [Insert Account Number]**

To [Name of Debt Collector/Company Name],

I am writing to formally dispute the debt associated with the above-referenced account. I do not acknowledge this debt, nor do I admit to owing the amount claimed.

Based on my records and the information provided, the statute of limitations for legal action regarding this payday loan debt has expired under the laws of [Insert Your State]. Because this debt is time-barred, you no longer have the legal right to sue me to collect it.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am requesting that you immediately cease all communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me of a specific legal action you are permitted by law to take.

Be advised that if you continue to contact me, or if you report inaccurate information to credit reporting agencies regarding a debt that is legally uncollectible, I will file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]