

[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 [Insert Account Number]

To [Name of Debt Collector or Debt Collection Agency]:

I am writing in response to your communication dated [Date of Letter received] regarding the debt referenced above.

I am formally disputing this debt. According to my records and the information provided, the statute of limitations for collecting this debt in my state has expired. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease all further communication with me regarding this account, with the exception of confirming that you will stop collection efforts or notifying me that you are taking a specific legal action that you are legally permitted to take.

Please note that any attempt to collect a time-barred debt through threats of litigation may be a violation of the FDCPA. Furthermore, if you report this expired debt to any credit reporting agencies, I expect you to mark the account as "disputed."

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]