

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

[Date]

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

**Re: Account Number [Insert Account Number]**

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the debt referenced above. This letter is sent in response to your communication dated [Date of notice received from collector].

I do not recognize this debt. Furthermore, based on my records, the statute of limitations for legal action regarding this alleged debt has expired in the state of [Your State]. Therefore, this debt is time-barred, and you no longer have the legal right to sue me for collection.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide the following verification and documentation:

- Proof that I have a legal obligation to pay this debt.
- A complete payment history from the original creditor.
- The date of the last activity or payment on this account.
- Evidence of your legal authority to collect this debt in my state.

Please be advised that any attempt to collect on a time-barred debt must comply with federal and state laws. I request that you cease all telephone contact with me regarding this matter. All future communications must be in writing.

If you fail to provide the requested validation within 30 days, I will consider this matter closed and expect you to remove any reference to this debt from my credit reports.

Sincerely,

[Your Signature]

[Your Printed Name]