

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

[Date]

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

RE: Account Number [Account Number]

Dear [Debt Collector Name],

I am writing in response to your recent communication regarding the debt referenced above. I am formally disputing the validity of this debt and the legality of any further collection efforts.

Based on my records and the age of this alleged account, the statute of limitations for filing a lawsuit to collect this debt in [Your State] has expired. Under the laws of this jurisdiction, this debt is time-barred. Therefore, you are legally prohibited from initiating or threatening a lawsuit against me to collect this amount.

Please provide the following information to verify your claim:

- The date of the last payment made on this account.
- The date of the first missed payment that led to default.
- Proof of your legal authority to collect this debt in my state.

I am also requesting that you cease and desist all further collection activities, including phone calls and letters, in accordance with the Fair Debt Collection Practices Act (FDCPA). Any further communication regarding this matter, other than to confirm that collection activities have ceased or to notify me of a specific legal action that you are legally permitted to take, will be considered harassment.

Be advised that I am keeping a log of all communications from your company and will report any violations of my rights to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]
[Your Printed Name]