

Your Name
Your Address
City, State, Zip Code

Date: [Insert Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing in response to your communication regarding the debt referenced above. Please be advised that I am disputing this debt.

According to my records and the information provided, the statute of limitations for legal action to collect this debt has expired under the laws of [Insert Your State]. Because the time period for filing a lawsuit has passed, you are legally barred from pursuing a judgment against me in court.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease all further communication with me regarding this matter, except to notify me that you are terminating your collection efforts or that you intend to take a specific action that is legally permitted.

Furthermore, do not report this expired debt to any credit reporting agencies. If you have already reported it, please have it removed immediately, as I will monitor my credit report for any inaccuracies.

Sincerely,

[Your Signature]

[Your Printed Name]