

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

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

RE: Account Number [Insert Account Number]

Dear Debt Collector,

I am writing in response to your communication regarding the debt referenced above. I am formally requesting that you provide verification and validation of this alleged debt.

Please be advised that according to my records, the statute of limitations for legal action regarding this account has expired under the laws of [Insert Your State]. As this debt is time-barred, you no longer have the legal right to sue me to collect this debt.

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

- Proof that I have a legal obligation to pay you.
- Evidence of the date of the last payment made on this account.
- A full accounting of the balance being claimed.

Furthermore, I am exercising my right under the FDCPA to request that you cease all telephone communication regarding this matter. All future correspondence must be handled in writing via mail.

If you choose to report this expired debt to any credit reporting agencies, you must report it as "disputed." I reserve the right to take legal action should you violate my rights under the FDCPA or the Fair Credit Reporting Act.

Sincerely,

[Your Signature]  
[Your Printed Name]