

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

[Date]

[Name of Debt Collector]
[Address of Debt Collection Agency]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the above-referenced debt. According to my records and the information provided, the statute of limitations for legal action regarding this alleged debt has expired in the state of [Insert Your State].

Under the laws of this state, the time period for seeking a legal judgment for collection of this debt has passed. Therefore, I am notifying you that I will not be making any payments on this account, as I am no longer legally obligated to pay it.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am requesting that you cease all further communication with me regarding this matter, except to notify me that you are terminating collection efforts or taking specific legal actions that are permitted by law (though, as noted, the statute of limitations has expired).

Please note that any further attempts to collect this debt, including reporting it to credit bureaus as a current or valid debt, may be a violation of the FDCPA and the Fair Credit Reporting Act (FCRA). I reserve my right to take legal action should these violations occur.

Sincerely,

[Your Signature]

[Your Printed Name]