

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

[Date]

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

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

To [Debt Collector Name],

I am writing in response to your communication dated [Date of Letter from Collector] regarding the debt associated with the account number listed above.

I am formally disputing this debt. According to my records, the date of the last payment or activity on this account was more than [Insert Number] years ago. Therefore, the statute of limitations for collecting this debt in the state of [Your State] has expired.

Under the Fair Debt Collection Practices Act (FDCPA), this debt is time-barred. This letter serves as formal notice that I will not be making any payments on this account, as it is legally unenforceable due to its age.

Please cease all further collection efforts and communication regarding this matter, except to confirm that the matter is closed or to notify me of a specific legal action you intend to take, as permitted by law. Any further attempts to collect this debt, or any reporting of this expired debt to credit bureaus, may result in legal action against your agency.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]