

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your SSN]
[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

RE: Notice of Dispute - Out of Statute and Unverifiable Debt

To Whom It May Concern,

I am writing to formally dispute the following item on my credit report:

Creditor Name: [Name of Creditor]
Account Number: [Account Number]
Reference Number: [Reference Number]

This debt is legally unenforceable as the Statute of Limitations for collection in my state has expired. Furthermore, I have no record of this debt, and I believe the information provided by the furnisher is inaccurate and unverifiable.

Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, you are required to conduct an investigation into this dispute. If you cannot verify the accuracy of this information and confirm that it is within the legal time frame for reporting, you must permanently delete this item from my credit file immediately.

Please provide written confirmation once this investigation is complete and the item has been removed.

Sincerely,

[Your Signature]

[Your Printed Name]