

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name or Representative],

I am writing in response to your communication dated [Date of Letter received] regarding the alleged debt mentioned above.

This letter is a formal notice to you that I am disputing this debt. According to my records and the information provided, the "Statute of Limitations" for the collection of this debt has expired under the laws of [Your State]. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

I am requesting that you provide the following information to validate the debt:

- The name and address of the original creditor.
- The date of the last payment made on this account.
- The date of the first delinquency.
- Proof that you are licensed to collect debts in my state.

Furthermore, under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease and desist all further communication with me regarding this matter, other than to notify me that you are stopping collection efforts or that you intend to take a specific, legally permitted action.

Please be advised that any further attempts to collect this time-barred debt or any communication via telephone, mail, or third parties will be documented and may be reported to the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]