

Date: [Insert Date]

To: [Name of Creditor or Debt Collector]

Address: [Street Address]

City, State, Zip: [City, State, Zip Code]

From: [Your Name]

Address: [Your Street Address]

City, State, Zip: [Your City, State, Zip Code]

Re: Account Number: [Insert Account Number]

Dear [Name of Debt Collector/Creditor],

I am writing to you regarding the debt you are attempting to collect for the account referenced above. I am formally disputing the validity of this debt and your right to take legal action to collect it.

The records indicate that the last date of activity on this account occurred on [Insert Date of Last Payment or Activity]. Based on the laws of the State of [Insert Your State], the statute of limitations for legal action regarding this type of debt has expired.

Consequently, this debt is now time-barred. This means you no longer have the legal right to sue me, or threaten to sue me, in a court of law to recover these funds.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease and desist all further collection efforts, including phone calls and written correspondence, regarding this matter. If you continue to contact me or attempt to take legal action, I will be forced to file a complaint with the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB).

Furthermore, please ensure that this debt is updated with all credit reporting agencies to reflect that it is disputed and past the statute of limitations.

Sincerely,

[Your Signature]

[Your Printed Name]