

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

Date: [Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing in response to your communication dated [Date of their letter] regarding the alleged debt associated with the account number listed above.

Please be advised that I am disputing this debt. According to my records and the applicable laws in [Your State], the statute of limitations for the collection of this debt has expired. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you immediately cease all communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me that you are taking a specific legal action that you are legally entitled to take.

Furthermore, if you have reported this time-barred debt to any credit reporting agencies, I demand that you update the reporting to reflect that the debt is disputed.

Please provide written confirmation that you have closed this file and will no longer contact me regarding this account.

Sincerely,

[Your Signature]

[Your Printed Name]