

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

[Name of Creditor or Collection Agency]
[Address]
[City, State, Zip Code]

Re: Account Number [Account Number]

Dear [Name of Creditor or Collection Agency],

I am writing in response to your communication regarding the above-referenced account. Please be advised that I am disputing this debt.

Based on my records, the last activity on this account occurred over [Number of Years] years ago. Therefore, the statute of limitations for the enforcement of this debt in the state of [Your State] has expired. Under the law, this debt is considered time-barred, and I am no longer legally obligated to pay it.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you immediately cease and desist all further collection efforts, including phone calls and written correspondence, regarding this matter.

Be advised that if you continue to contact me, or if you report inaccurate information to the credit bureaus regarding this expired debt, I will be forced to pursue legal action and file complaints with the Federal Trade Commission and the Consumer Financial Protection Bureau.

Sincerely,

[Your Signature]

[Your Printed Name]