

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

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

RE: Account Number: [Your Account Number]

Dear [Name of Contact Person or Debt Collection Manager],

I am writing regarding the above-referenced account. After reviewing my records and the details of this debt, I have determined that this account is legally unenforceable.

This debt is unenforceable because [Select the reason below and delete the others]:

- The statute of limitations for legal action to collect this debt has expired under [Your State] law.
- The original credit agreement is missing or does not contain the required signatures and terms mandated by the Consumer Credit Act.
- The documentation provided does not sufficiently prove the chain of assignment or the validity of the balance claimed.

Because this debt is legally unenforceable, I will not be making any payments toward this balance. Please note that any further attempts to collect this debt, including reporting it to credit bureaus or initiating legal proceedings, will be considered a violation of fair debt collection practices.

I request that you:

1. Cease all collection activity regarding this account.
2. Provide written confirmation that the account has been closed and the debt is no longer being pursued.
3. Ensure that any negative information regarding this account is removed from my credit reports.

I look forward to receiving your written confirmation within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]