

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

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt associated with the above-referenced account. Based on my records, the time period for legal action to collect this debt has expired under the Statute of Limitations in the state of [Insert Your State].

Because the legal time limit for collection has passed, I request that you cease all collection activities regarding this account. Do not contact me by telephone, mail, or any other method of communication.

Furthermore, I request that you close this file in your records and provide written confirmation that the account has been closed and that no further collection attempts will be made. If you have reported this debt to any credit reporting agencies, please ensure the information is updated or removed in accordance with the Fair Credit Reporting Act.

Please be advised that any further attempts to collect this time-barred debt may be considered a violation of the Fair Debt Collection Practices Act (FDCPA).

Sincerely,

[Your Signature]

[Your Printed Name]