

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

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

According to my records, the last payment or activity on this account occurred on [Date of last payment]. Based on this date, the statute of limitations for legal action to collect this debt in the state of [Your State] has expired.

Because the legal time limit for collection has passed, I will not be making any payments on this account. I request that you cease all further communication with me regarding this matter, as permitted by the Fair Debt Collection Practices Act (FDCPA).

If you choose to pursue this matter further, please provide written proof of the last date of payment and evidence that the statute of limitations has not expired. Otherwise, I expect you to close this file and stop all collection efforts immediately.

Sincerely,

[Your Signature]

[Your Printed Name]