

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

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

RE: Notice of Time-Barred Debt and Request for Deletion

To Whom It May Concern,

I am writing to formally dispute the following item currently appearing on my credit report:

Account Name: [Name of Creditor/Collection Agency]
Account Number: [Partial Account Number]
Reported Balance: [Balance Amount]

I have reviewed my records and the laws of my state. This debt is now time-barred as it has exceeded the Statute of Limitations for legal enforcement and the maximum reporting period allowed under the Fair Credit Reporting Act (FCRA).

The date of the last activity on this account was [Date of Last Activity]. Since this date exceeds the legal time limit allowed for this type of debt in the state of [Your State], this account is no longer legally enforceable and should not be negatively impacting my credit profile.

I request that you immediately investigate this matter and remove this obsolete information from my credit report. Please provide written confirmation once the deletion has been completed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]