

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

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing in response to your communication dated [Date of Letter from Collector] regarding the debt referenced above.

I am disputing this debt. According to my records, the last payment or activity on this account occurred on [Date of last activity]. Under the laws of [Your State], the statute of limitations for collecting this type of debt has expired. Therefore, this debt is time-barred, and you no longer have the legal right to sue me to collect it.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, I am exercising my right to request that you cease all further communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me of a specific legal action you intend to take that is permitted by law.

Be advised that any further attempts to collect this debt, including reporting it to credit bureaus as a current or valid debt, may constitute a violation of the FDCPA and state law.

Please provide written confirmation that you have received this notice and have closed your file on this matter.

Sincerely,

[Your Signature]

[Your Printed Name]