

Dispute Letter for Time-Barred Debt Collection

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Debt Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Subject: Dispute of Time-Barred Debt

Dear [Debt Collector's Name],

I am writing to formally dispute the debt referenced in your communication dated [insert date of the communication]. The account number associated with this debt is [insert account number].

After reviewing my records, I believe that the above-mentioned debt is time-barred under [insert applicable state law or statute]. As per my understanding, the statute of limitations for collecting this type of debt in [insert state] has expired.

Under the Fair Debt Collection Practices Act, I am requesting that you cease all attempts to collect this debt and provide written confirmation that you will do so. If you do not cease collection efforts, I will have no choice but to take appropriate action to protect my rights.

I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]