

YOUR FIRST AND LAST NAME
YOUR STREET ADDRESS
YOUR CITY, STATE, ZIP
YOUR PHONE NUMBER

COLLECTOR'S NAME
COLLECTOR'S ADDRESS
TODAY'S DATE

Re: ACCOUNT NUMBER

To Whom It May Concern,

This letter is being sent to you in response to your notice dated MONTH DATE YEAR regarding the collection on the debt account referenced above. (I attached a copy of your notice.)

I do not believe I owe this debt, and therefore dispute this account pursuant to FDCPA, 15 USC § 1692g and my state's laws.

According to my state's attorney general's office, the statute of limitations for this type of debt expired. If you intend to take this issue to court, I shall inform the court:

- I disputed this debt
- The statute of limitations on this account expired
- You are in violation of 15 USC § 1692g for filing an action on time-barred debt

I request there be no further communications from anyone affiliated with your company, except to inform me collection efforts are terminated, or you or the original creditor are taking actions allowed by the FDCPA and my state's law.

Any other contact is a violation of the FDCPA. I will report violations to my state's attorney general and the CFPB. I will also consult with a lawyer to discuss filing a civil action under FDCPA 15 USC. § 1692k(a)(1). Be advised I keep notes of all phone calls, and any violation of the FDCPA can result in your company being fined up to \$1,000 per violation plus costs, expenses, and attorneys fees.

Sincerely,

THIS SPACE FOR YOUR HANDWRITTEN SIGNATURE -- DELETE THIS LINE

YOUR FIRST AND LAST NAME TYPED HERE

Enclosure