[Creditor Name]

[Creditor Address]

[Creditor City, State, and Zip Code]

[Your Name]

[Your Address]

[Your City, State, and Zip Code]

[Date]

Dear [CREDITOR NAME],

I am writing to address the communication I received dated [xx-xx-xxxx] (a copy of which is attached) or the telephone conversation on [xx-xx-xxxx] concerning the aforementioned debt account.

I challenge the legitimacy of this claimed debt, as I do not recognize nor believe that I am liable for it. I have familiarized myself with the Fair Debt Collection Practices Act (FDCPA), Metro 2 Compliance requirements, as well as the relevant consumer protection laws of my state.

Furthermore, according to my research and confirmation from my State Attorney General, the Statute of Limitations for the enforcement of such debts in [the state where the contract was signed] has lapsed. If there are intentions on your end to escalate this matter legally, please be advised that I will present my defense, emphasizing my contention regarding this debt and the expiration of the Statute of Limitations.

**I hereby request that neither you nor any representative from your organization contact me regarding this matter unless:**

1. **It's to confirm the cessation of collection activities on this debt.**
2. **You or the original creditor are initiating actions explicitly sanctioned by the FDCPA, Metro 2 requirements, or the applicable laws in my state.**

Any unauthorized communications beyond these stipulated conditions will be seen as a breach of the FDCPA, and I shall promptly report such infractions to the State Attorney General and the Federal Trade Commission. For the record, all phone conversations with your company are documented, and I would like to remind you that non-compliance with the FDCPA may result in fines of up to $1,000 per violation against both the individual collector and the organization.

I appreciate your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your First and Last Name]

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Re: Account Name and Number

Dear CREDITOR NAME,

In reference to your letter dated [\_\_\_\_\_\_\_\_\_\_] (a copy is enclosed) or phone call dated [\_\_\_\_\_\_\_\_\_\_] regarding the collection on the aforementioned debt account, this letter is in response.

I refuse to acknowledge this account because I do not think I am responsible for this debt. The Fair Debt Collection Practices Act (FDCPA) and the laws of my state are both familiar to me. Since the Statute of Limitations for pursuing legal action for this type of debt in [the state where the contract was signed] has expired, I'd like to let you know that I've checked with my State Attorney General to verify this. I will notify the court of my disagreement over this debt and the fact that the Statute of Limitations has expired if you intend to take this matter to court.

This letter is a request that you and anyone affiliated with your company refrain from contacting me unless it is to let me know that collection efforts have completed or that you or the creditor are taking required actions permitted by the FDCPA or the laws of my state.

Any contact from now on will be regarded as a violation of the Fair Debt Collection Practices Act, and I will immediately notify the state attorney general or the Federal Trade Commission of it. Please be aware that I tape record all telephone calls and that the FDCPA carries a maximum $1000 fine per violation for both you and the company.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Re: Account Name and Number

Dear [insert collector’s name or company name],

I am writing in response to your communication dated [xx-xx-xx25], concerning the account referenced above. I am disputing the amount claimed as I do not believe it accurately represents what I owe.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), I am informed about my rights when it comes to debt collection. Moreover, I have consulted with my State Attorney General and confirmed that the Statute of Limitations for the enforcement of this type of debt in [insert your state or the state where the contract was signed] has already expired. In light of this, should you opt to take this issue to court, I will assert my rights by informing the court of my contention with this debt and the expiration of the “statute of limitations”.

I hereby request that you and any representatives from your company refrain from calling me on any number regarding this matter or any other related matters. Any further communication should be in writing, confirming either the cessation of your collection efforts or specifying the actions you or the creditor intend to take, as permissible by the FDCPA or applicable state laws.

Please be reminded that any actions not in line with the Fair Debt Collection Practices Act will be deemed as a breach of the law. I will promptly report any discrepancies to my State Attorney General and the Federal Trade Commission. If required, I am prepared to take legal measures to ensure my rights are upheld. Additionally, please note that I may document all phone interactions, and any infringements of the FDCPA could result in significant penalties for your organization.

Sincerely,

[Signature]

[Printed Name]