

Today's Date

Your Name  
Your Address

Collector's Name  
Collector's Address

RE: [insert account number or name of account or name of debt]:

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

This letter comes in response to your various attempts to contact me concerning the collection of the above referenced [account or date].

I hereby dispute the alleged debt. I have also verified that the Statute of Limitations for enforcing the alleged debt through the courts in (insert your state AND the state in which the contract was signed) has expired. Therefore, please cease and desist all contact with me immediately.

*(Sign above name)*  
Printed Name