Dear Sir/Madam,

Re: Account Number

This letter is in response to your communication dated regarding the collection on the debt account referenced above.

I do not believe that I owe this debt, and therefore dispute this account. I am aware of my rights under the Fair Debt Collection Practices Act (FDCPA) and my state laws. I have checked with my State's Attorney General and verified that the Statute of Limitations for this type of debt in [state in which the contract was signed] has expired. If you intend to take this issue to court, I shall inform the court that I have disputed this debt and that the Statute of Limitations has expired.

Neither you nor anyone affiliated to your company should contact me except to inform me that collection efforts are terminated or that you or the creditor are taking specific actions allowed by the FDCPA and my state's law.

I shall consider any other contact a violation of The Fair Debt Collection Practices Act and will report it immediately to my State's Attorney General and the Federal Trade Commission. Please be advised that I keep a log of all phone calls and any violation of the FDCPA can result in your company being fined up to $1000 per violation.

Sincerely,