

SAMPLE: Expired Statute of Limitations letter

Today's date

Your name

Your address

Collector's name

Collector's address

RE: (insert account number or account name)

Dear (Collector's name or company name):

This letter is to inform you that I am well aware of my rights under the Fair Debt Collection Practices Act and my state laws. I have verified through my state's Attorney General that the Statute of Limitations for enforcing this type of debt through the courts in (your state or the state where the contract was signed) has expired. Therefore, should you decide to pursue this matter in court, I intend to inform the court of the expired Statute of Limitations.

This letter will serve as your formal notification that I consider this matter closed and ask that you or anyone else from your company stop contacting me regarding this matter, except to advise me that your debt collection efforts are ceasing or that a specific action allowed by the Fair Debt Collection Practices Act or my state laws, will be taken.

Please be advised that I consider any contact not in compliance with the Fair Debt Collection Practices Act to be a serious violation of the law. I will immediately report any violations to the proper authorities and take whatever legal action is necessary to stop this contact.

Sign your name

Print your name