

Expired SOL Notification Letter

Your Name _____

Your Address _____

Your Phone# _____

Collector's Name _____ Date _____

Collector's Address _____

Dear Collection Manager,

Re: Account Number _____

This letter is in response to your letter dated <date> (copy enclosed) or phone call dated <date> regarding the collection on the debt account given above.

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

This letter is to demand that neither you nor anyone affiliated to your company should contact me except to inform that collection efforts are terminated or that you or the creditor are taking specific actions allowed by the FDCPA or my state laws.

Henceforth, I shall consider any contact a violation of The Fair Debt Collection Practices Act and will report it immediately to the State Attorney General or Federal Trade Commission. Please be advised that I tape record all phone calls and violations of the FDCPA can result in you or the company being fined up to \$1000 per incident.

Yours truly,

Your Signature

Your Name