Date

Name  
Address

Collection Agency  
Collection Agency Address

Re: Acct # XXXX-XXXX-XXXX-XXXX

To Whom It May Concern:

I am continually being called on the telephone by your firm over an alleged (fill in the amount) debt. According to the information given to us by your firm, the date of last activity by the original creditor was (date). The State of Limitations on this alleged debt, even should it be ours, is X years in the state of (your state). Since the debt is out of the statute of limitations, and you are reporting this on my credit report, you are conducting collection activities on zombie debt.

I'm sure you are aware of the provisions in the Fair Debt Collection Practices Act (FDCPA). However, I would like to point out that your firm has violated provisions of the FDCPA by implying that the legal status of the debt is collectible by reporting the alleged debt to the credit bureaus. The exact statute:

**[15 USC 1692e]**  
(2) The false representation of --

(A) the legal status of the alleged debt

and

(B) any services rendered or compensation which may be lawfully received by any debt collector for the collection of a debt.

I am also doubtful that you would have adequate documentation to prove in court that you have the right to report this negative information on my credit report, and therefore you are in violation of the Fair Credit Reporting Act as well as the FDCPA. However, I will give you the chance to prove that you are lawfully entitled to report this information by requesting an investigation.

Under the FDCPA I am also invoking my right to ask you to stop contacting me unless you can provide adequate validation of this alleged debt or notification that you are ceasing collections activities.

Please remove this account immediately from my credit report or I will have to take legal remedies which may include lawsuits and notifying our state attorney general's office. In addition, I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies. Under the FCRA and the FDCPA, each violation is subject to a $1,000 fine, payable to me.

Sincerely,

Your Signature