



John Smith  
123 Address  
Chicago, IL 60007  
301.222.2222

Chase Bank  
123 Broadway  
New York, NY 10003  
03/1/19

Dear Sir,

Re: 12345

This letter is in response to your communication of 02/15/19 regarding the collection on the account referenced above.

I do not believe that I owe this debt and therefore dispute this account. I have checked with my State Attorney General and verified that the Statute of Limitations for this kind of debt in NY has expired. If you intend to take this issue to court, I will find it necessary to inform the court that I have disputed of this debt and that the Statute of Limitations has already expired.

I am well aware of my rights under the Fair Debt Collection Practices Act (FDCPA) and my state laws. This letter is a formal notification that I consider this matter closed and demand that neither you nor anyone associated with your company contact me except to inform me that collection efforts have been terminated or that you or the creditor are taking the specific actions allowed by the FDCPA and my state laws.

Henceforth, I shall consider any contact not in compliance with the FDCPA a violation of the law and will report it immediately to the State Attorney General and Federal Trade Commission. Please be advised that I keep a record of all phone calls and any violation of the FDCPA can result in you/your company being fined up to \$1000 per incident in addition to my attorney fees and court costs.

Sincerely,

John Smith