

State Statute of Limitations on Debts

Written Contract: You agree to pay on a loan under the terms written in a document, which you and your debtor have signed.

Oral Contract: An agreement made verbally, not in writing. Although it is legal, it is more difficult to enforce in court.

Promissory Note: A written contract in which you agree to pay a debt in payments or lump sum by a particular date.

Open-ended Accounts: Revolving lines of credit such as credit card accounts.

State	Written Contract	Oral	Promissory Notes	Open-ended or Credit Cards	State Statute: Open Accounts
AL	6	6	6	3	§6-2-37
AR	5	5	5	3	§16-56-105
AK	6	6	3	3	§09.10.053
AZ	6	3	6	3	§12-543
CA	4	2	4	4	§337
CO	6	6	6	3	§13-80-101
CT	6	3	6	3	§52-581
DE	3	3	3	4	§2-725
DC	3	3	3	3	§12-301
FL	5	4	5	4	§95.11
GA	6	4	6	4	§9-3-25
HI	6	6	6	6	HRS 657-1(4)
IA	10	5	5	5	§614.5
ID	5	4	5	4	§5-222
IL	10	5	10	5	735 ILCS 5/13-205
IN	10	6	10	6	§34-11-2
KS	6	3	5	3	§84-3-118
KY	15	5	15	5	§413.120
LA	10	10	10	3	§3-118
ME	6	6	6	6	§5-511
MD	3	3	6	3	§5-101
MA	6	6	6	6	c.260, §2
MI	6	6	6	6	§600.5807
MN	6	6	6	6	§541.05
MS	3	3	3	3	§15-1-29
MO	10	5	10	5	§516.120
MT	8	3	8	5	27-2-202
NC	3	3	5	3	§1-52(1)
ND	6	6	6	6	28-01-16
NE	5	4	5	4	§25-206
NH	3	3	6	3	382-A:3-118
NJ	6	6	6	3	25:1-5
NM	6	4	6	4	§37-1-4
NV	6	4	3	4	NRS 11.190
NY	6	6	6	6	§2-213
OH	15	6	15	6	§2305.07
OK	5	3	5	3	§12-3-95
OR	6	6	6	6	§12.080
PA	4	4	4	4	§5525
RI	5	10	6	4	§6A-2-725
SC	3	3	3	3	SEC 15-3-530
SD	6	6	6	6	§15-2-13
TN	6	6	6	3	28-3-105
TX	4	4	4	4	§16.004
UT	6	4	6	4	78-12-25
VA	5	3	6	3	8.01-246
VT	6	6	5	3	§3-118
WA	6	3	6	3	RCW 4.16.080
WI	6	6	10	6	893.43
WV	10	5	6	5	§55-2-6
WY	10	8	10	8	§1-3-102