

Letter of Demand for Proof of Time-Barred Debt

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing regarding the alleged debt referenced in your recent communications. I believe that this debt may be time-barred under [State] law as the statute of limitations for collecting on this debt has likely expired.

In accordance with my rights under the Fair Debt Collection Practices Act, I am formally requesting proof of the following:

- The date of the last payment made on this account.
- The original date of the debt.
- Documentation that verifies the validity of the debt and your right to collect on it.

Until I receive this information, I will not be making any payments or further communications regarding this matter. I kindly ask that you cease all collection activities until you provide the requisite proof.

Thank you for your prompt attention to this matter. Please respond within [30 days] of receiving this letter.

Sincerely,

[Your Name]