

Request for Explanation Regarding 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 to request clarification regarding an alleged debt that you claim I owe, which I believe is time-barred under [applicable state law]. The details of the debt in question are as follows:

- Account Number: [Account Number]
- Original Creditor: [Original Creditor Name]
- Amount: [Amount Owed]
- Date of Last Payment: [Date]

According to my records, the statute of limitations has expired on this debt, and I would like to request that you provide any documentation that supports your claim of the debt being valid and collectible. If this debt is indeed time-barred, I ask that you cease all collection efforts and confirm in writing that the account will be closed.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]