

Inquiry Letter for Time-Barred Debts

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name or "To Whom It May Concern"],

I am writing to inquire about a debt that I understand may be time-barred under applicable statutes of limitations. The details of the debt are as follows:

- Account Number: [Insert Account Number]
- Original Creditor: [Insert Original Creditor's Name]
- Date of Last Payment: [Insert Date]

As per my understanding, the statute of limitations may have expired regarding this account. I request clarification on the status of this debt and whether you intend to pursue collection efforts given the time-barred nature.

Please provide any relevant documentation that supports the claim of this debt, including the original contract and payment history.

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

Sincerely,

[Your Name]