

[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 inquire about the validity period of a debt that I believe is associated with my account. The details of the account are as follows:

Account Number: [Your Account Number]

Original Creditor: [Original Creditor's Name]

Debt Amount: [Debt Amount]

According to my understanding, there are certain time limits regarding the validity of debts, and I would like to confirm whether this debt is still valid or if it has surpassed the statute of limitations.

Please provide me with any relevant details regarding this debt, including the date of the last payment made and any associated documentation, so that I can better understand my rights in this matter.

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

Sincerely,

[Your Name]