

Negotiation Letter for Removal of Expired Debt

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]

Subject: Request to Negotiate Removal of Expired Debt

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to address a debt that is currently reflected on my credit report, associated with account number [insert account number]. This debt has exceeded the standard statute of limitations and is considered expired.

Given the circumstances, I am respectfully requesting your consideration in negotiating the removal of this debt from my credit report. I understand the importance of maintaining accurate credit records and would like to resolve this matter amicably.

If you could provide guidance on the steps I should take to facilitate this process, I would greatly appreciate it. Thank you for your time and attention. I look forward to your prompt response.

Sincerely,

[Your Name]