

Negotiation for Outdated Debt Deletion

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to discuss an outdated debt associated with my account, [Account Number]. As you may be aware, this debt is beyond the statute of limitations and thus, I believe it qualifies for deletion from my credit report.

As per the Fair Credit Reporting Act, I request that you remove this outdated debt from my records. I understand the importance of maintaining accurate information, and I am willing to cooperate to resolve this matter amicably.

Please confirm receipt of this letter and your intention to delete the outdated debt within 30 days. I look forward to your prompt response.

Sincerely,

[Your Name]