

[Your Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Creditor/Collection Agency Name]
[Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Contact Person or Department],

I am writing to formally acknowledge that the above-referenced account is now closed and that no further collection activity will occur.

As previously established, the statute of limitations for legal action regarding this debt has expired under [Insert State] law. According to your records and our recent communication, this account is now considered time-barred and has been closed in your system.

Please provide written confirmation within 30 days that:

- The account balance is marked as zero.
- The account is closed and will not be sold or transferred to another collection agency.
- Any negative reporting to credit bureaus regarding this account has been updated or removed as required by law.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]