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

[Debt Collection Agency Name]
[Debt Collection Agency Address]
[City, State, Zip Code]

RE: Account Number [Account Number]
Reference Number: [Reference Number]

Dear [Contact Person or Collections Department],

I am writing regarding the above-referenced account following my formal dispute dated [Date of Dispute Letter].

In my previous correspondence, I requested proof of the legal assignment of this debt and verification of the alleged balance. To date, you have failed to provide any documentation proving that you have the legal right to collect this debt or that the debt is valid. Under the Fair Debt Collection Practices Act (FDCPA), you are required to cease collection efforts until such verification is provided.

Since the debt assignment remains unverifiable and the debt itself has not been validated, I am demanding that you:

- Immediately close this account in your office.
- Cease all further communication with me regarding this matter.
- Notify any credit reporting agencies to which you have reported this debt that the account is closed and must be deleted from my credit profile.

Failure to comply with this request will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office. I am also prepared to pursue legal action for any violations of my rights under federal and state law.

Please provide written confirmation within ten (10) business days that this account has been closed and the trade line has been removed from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]