

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number]

[Date]

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

RE: Notice of Debt Recall and Termination of Collection Authority

To Whom It May Concern,

I am writing to formally notify you that the alleged debt associated with account number [Account Number] has been recalled by the original creditor, [Name of Original Creditor].

As the original creditor has recalled this debt, your agency no longer has the legal authority or authorization to collect on this account, report information regarding this account to credit bureaus, or contact me further regarding this matter.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), please perform the following actions immediately:

- Cease all collection activities regarding this account.
- Notify all credit reporting agencies to which you have reported this debt that the account must be deleted from my credit profile.
- Send me written confirmation that this debt has been returned to the original creditor and that your file regarding this matter is closed.

Please be advised that any further attempts to collect on this debt or any failure to remove the trade line from my credit report will be documented and may result in legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]