

**Date:** [Date]

**To:** [Original Creditor Name]

**Address:** [Original Creditor Street Address]

**City, State, Zip:** [City, State, Zip]

**RE: Notice of Exhausted Collection Efforts and Return of Account**

**Account Holder:** [Debtor Name]

**Account Number:** [Account Number]

**Total Outstanding Balance:** \$[Amount]

Dear [Contact Person or Department],

Please be advised that [Collection Agency Name] is formally ceasing all collection activities regarding the above-referenced account, effective [Date].

Despite our extensive efforts to recover the outstanding balance through written notices and telephone outreach, we have exhausted our internal collection processes. The account is now being returned to your office for further determination or internal handling.

We have updated our records to show that we no longer have authorization to collect on this debt. All relevant documentation, payment history, and dispute records associated with this file are attached for your review.

Please confirm receipt of this file and update your records to reflect that this account is no longer assigned to our agency.

Sincerely,

[Your Name/Authorized Representative]

[Your Title]

[Collection Agency Name]