

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

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

RE: Account Number: [Account Number]
Pending Litigation: [Case Number (if applicable)]
Original Creditor: [Original Creditor Name]

To Whom It May Concern,

I am writing to formally request that [Collection Agency/Law Firm Name] cease all collection efforts and legal proceedings regarding the above-referenced account immediately. This request is based on the formal return of this account to the original creditor, [Original Creditor Name].

As this account has been recalled or returned to the original creditor, your firm no longer has the legal authority to pursue litigation, seek a judgment, or engage in any communication regarding the collection of this debt. I request that you file the necessary documentation with the court to dismiss any pending litigation without prejudice and provide me with written confirmation that your files have been closed.

Furthermore, please ensure that any negative reporting initiated by your firm regarding this account is removed from my credit reports with Equifax, Experian, and TransUnion, as you no longer maintain authority over the file.

Please provide written confirmation within [Number, e.g., 10] business days that this matter is closed and that the legal proceedings have been withdrawn.

Sincerely,

[Your Signature]

[Your Printed Name]