

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

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

Re: Account Number [Insert Account Number]

Dear [Debt Collection Agency Name],

I am writing to formally request that you immediately cease all collection activity regarding the above-referenced account. I am officially withdrawing my consent for your agency to service this account.

Please close this file in your office and return the account to the original creditor, [Name of Original Creditor]. Do not sell, transfer, or assign this account to any other third-party collection agency or debt buyer.

Furthermore, I request that you remove any negative reporting or inquiries your agency has placed on my credit reports regarding this specific account with Equifax, Experian, and TransUnion.

Under the Fair Debt Collection Practices Act (FDCPA), you must stop communicating with me regarding this debt now that I have requested you cease collection efforts, except to confirm that you are stopping collection or to notify me of a specific legal action.

Sincerely,

[Your Signature]

[Your Printed Name]