

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

[Date]

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

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

To Whom It May Concern,

I am writing in response to your recent communication regarding the above-referenced account. I previously disputed this debt and requested formal validation in accordance with the Fair Debt Collection Practices Act (FDCPA).

To date, you have failed to provide sufficient evidence or documentation to verify the validity of this debt. As this matter remains unverified, I am formally requesting that you immediately cease all collection activities and close this file in your office.

Furthermore, I demand that you return this account to the original creditor, [Name of Original Creditor], and notify them that you were unable to verify the debt. You are also instructed to remove any reporting or tradelines associated with this account from all credit reporting agencies (Equifax, Experian, and TransUnion) within thirty (30) days.

Please provide written confirmation that this account has been closed and returned to the original creditor, and that a request for deletion has been sent to the credit bureaus.

Sincerely,

[Your Signature]

[Your Printed Name]