

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

[Date]

[Creditor Name]
[Creditor Department, if known]
[Creditor Address]
[City, State, Zip Code]

Re: Voluntary Account Closure and Debt Recall
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request the immediate and permanent closure of the above-referenced account. Please ensure that this account is marked as "Closed at Consumer's Request" in your internal records and when reporting to any credit bureaus.

Furthermore, I am requesting a voluntary recall of this debt from any third-party collection agencies that may currently be handling this account. I wish to resolve any outstanding matters directly with [Creditor Name] rather than through a third-party intermediary. Please confirm in writing that the account has been recalled and that the third-party agency has been instructed to cease all collection activity and remove any associated listings from my credit report.

I also request a final statement or a written verification of the total balance currently owed to facilitate a direct settlement or payment arrangement. Once this final balance is confirmed and paid, I expect a letter confirming the account has a zero balance and is fully satisfied.

Please provide written confirmation of the account closure and the debt recall within [Number, e.g., 15] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]