

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

[Date]

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

RE: Resolution and Closure of Disputed Debt
Account Number: [Your Account Number]
Reference Number: [Reference Number, if applicable]

To Whom It May Concern,

I am writing this letter to formally confirm the resolution of the dispute regarding the above-referenced account. Based on our recent communications and the evidence provided, it has been determined that I am not responsible for the alleged debt in the amount of \$[Amount].

Pursuant to this resolution, I request that you perform the following actions immediately:

- Close this account in your records and cease all further collection activity.
- Update my credit reports with Equifax, Experian, and TransUnion to reflect that this debt is "Disputed and Resolved" or completely removed.
- Provide me with a formal letter of release stating that the account is closed and that I have no further financial obligation to your company.

Please send the requested confirmation of closure to my address listed above within [Number, e.g., 30] days of receipt of this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]