

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Contact Person Name or Debt Collector Name],

I am writing regarding the above-referenced account which your agency has been attempting to collect. Please be advised that the original creditor, [Name of Original Creditor], has recalled this debt or the authorization for your agency to collect on this account has expired.

I have been informed that this account has been returned to the original creditor. Therefore, I am formally requesting that you cease all collection activity immediately and close your file regarding this matter.

Furthermore, please ensure that you update your records and notify all credit reporting agencies to remove any trade lines or negative remarks your agency has placed on my credit report associated with this specific account number.

Please provide written confirmation within [Number, e.g., 30] days that this account has been closed in your system and returned to [Name of Original Creditor].

Sincerely,

[Your Signature]

[Your Printed Name]