

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

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

RE: Account Number: [Your Account Number]

To Whom It May Concern,

I am writing regarding the above-referenced account. I have been informed that this debt has been sold or transferred to another entity.

Since your agency no longer owns the rights to this debt and no longer has the authority to collect on it, I request that you immediately update your records to show this account as closed with a zero balance.

Furthermore, please ensure that you notify all credit reporting agencies (Equifax, Experian, and TransUnion) that this account has been sold and should no longer be reported as an active collection under your agency's name.

Please provide written confirmation within 30 days that this account has been closed in your system and that the request to update my credit report has been submitted.

Sincerely,

[Your Signature]
[Your Printed Name]