

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

[Date]

[Original Creditor Name]
[Creditor Address]
[City, State, Zip Code]

RE: Notice of Account Closure and Verification Request
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing regarding the above-referenced account. I have been notified that this account has been sold or transferred to a third-party collection agency or debt buyer.

Please update your records to show that this account is officially closed with your institution. Additionally, please confirm in writing that you no longer own the debt and provide the name, address, and contact information of the entity to which the account was sold.

Furthermore, I request that you ensure your reporting to the credit bureaus (Equifax, Experian, and TransUnion) reflects that this account is closed and has a \$0.00 balance owed to [Original Creditor Name].

Please provide a written confirmation of the account closure and the transfer of ownership within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]