

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

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

RE: Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter regarding the above-referenced account. Please be advised that I am formally requesting the immediate closure of this account and the cessation of all collection activities associated with it.

I am surrendering any interest in this account and request that you mark this file as closed in your internal records. Furthermore, I request that you notify all credit reporting agencies to which you have reported this debt that the account is closed and has been surrendered.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease all further communication with me regarding this debt, except to confirm that the account has been closed or to notify me of any specific legal actions you intend to take.

Please provide written confirmation within [Number, e.g., 30] days that this account has been closed and that the credit bureaus have been updated accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]