

Current Date: [Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

To: [Original Creditor Name]

Attn: [Department Name, e.g., Billing/Legal]

[Creditor Address]

[Creditor City, State, Zip Code]

Re: Formal Request for Debt Recall and Account Closure

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request that [Original Creditor Name] immediately recall the above-referenced account from any and all third-party collection agencies, including [Name of Collection Agency].

I am prepared to resolve this matter directly with [Original Creditor Name]. Please confirm in writing that you have terminated the assignment of this debt to the collection agency and that they have been instructed to cease all collection activity and remove any associated reporting from my credit files.

Upon recall of the account, I request that you provide a final statement or settlement agreement. Once the final payment is processed, I request that the account be closed and marked as "Paid in Full" or "Settled in Full" with all credit reporting bureaus.

Please provide written confirmation of the account recall within [Number, e.g., 15] business days of receiving this letter.

Sincerely,

[Your Signature]

[Your Printed Name]