

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

[Date]

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

**RE: Notice of Final Account Closure and Cease of Collection**

Account Number: [Your Account Number]  
Total Disputed Amount: \$[Amount]

To Whom It May Concern,

I am writing this letter as a formal response to your recent communications regarding the above-referenced account. This debt is formally disputed in its entirety.

As previously discussed and documented, I do not owe the amount claimed because [briefly state reason, e.g., the debt is past the statute of limitations / the debt was previously settled / the debt is a result of identity theft / the records provided are inaccurate].

I am requesting that you immediately close this account in your records and cease all collection activities. Please provide written confirmation within [number, e.g., 30] days that this account has been closed, the balance adjusted to zero, and that no further attempts to collect this debt will be made by your office or any third party.

Furthermore, I request that you notify all credit reporting agencies to which you have reported this debt that the account is closed and any negative marks associated with this disputed debt be removed from my credit profile.

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

Please be advised that I am keeping a log of all communications and will report any further harassment or violations of my rights to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]