

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

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

RE: Formal Demand for Debt Closure - Account #[Account Number]

To Whom It May Concern,

I am writing this letter regarding the alleged debt associated with the account number listed above. On [Date of Validation Request], I sent a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

As of today, you have failed to provide the legally required documentation to verify the validity of this debt, the legal right to collect it, or the accuracy of the amount claimed. Under the FDCPA, if a debt collector fails to validate a debt after receiving a timely request, they must cease all collection activities.

Due to your failure to provide validation, I demand that you:

- Immediately cease all collection efforts and communications regarding this matter.
- Close this account in your files and mark it as "Closed" or "Resolved."
- Remove any derogatory information or "tradelines" you have reported to the credit bureaus (Equifax, Experian, and TransUnion) regarding this alleged debt.

Please provide written confirmation within ten (10) business days that this account has been closed and that all credit reporting agencies have been notified of the deletion.

Failure to comply with this request may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office. I reserve the right to pursue legal action for any violations of the FDCPA or the Fair Credit Reporting Act (FCRA).

Sincerely,

[Your Signature]
[Your Printed Name]