

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

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

RE: FINAL NOTICE - NOTICE OF DEBT CLOSURE

Account Number: [Your Account Number]
Reference Number: [Reference Number if applicable]

To Whom It May Concern,

This letter is formal notification that I am closing the matter regarding the alleged debt mentioned above. On [Date of First Letter] and [Date of Second Letter], I sent formal requests for verification and validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

As of this date, you have failed to provide the legally required documentation to prove that I have a contractual obligation to pay you, or to provide evidence that your agency has the legal right to collect this specific debt. Failure to respond to a debt validation request within the statutory timeframe constitutes a waiver of your right to collect this debt.

Because this debt remains unverified, I demand the following:

- You immediately cease and desist all collection activities regarding this account.
- You immediately close this file in your records.
- You remove any and all derogatory information regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within ten (10) business days.

Be advised that I am keeping a record of all correspondence. If you continue to contact me, or if you fail to remove this unverified item from my credit report, I will file formal complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and my State Attorney General's office. I also reserve the right to pursue legal action for violations of the FDCPA and the Fair Credit Reporting Act (FCRA).

Consider this matter closed.

Sincerely,

[Your Signature]

[Your Printed Name]