

[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: Account Number: [Account Number]
Subject: Formal Notice of Debt Closure - Incomplete Records

To Whom It May Concern,

I am writing in response to your recent communication regarding the alleged debt associated with the account number listed above.

On [Date of your previous request], I formally requested a full validation of this debt, including the original signed contract, a complete breakdown of all charges, and proof of your legal right to collect this specific amount.

To date, you have failed to provide complete documentation or sufficient evidence to verify the accuracy and validity of this claim. Under the Fair Debt Collection Practices Act (FDCPA) and relevant consumer protection laws, you are required to cease all collection activity if you cannot provide adequate proof of the debt.

Due to your failure to provide complete records, I consider this matter closed. Please update your records to show that this debt is disputed and unverified. I request that you:

- Cease all further collection efforts and contact regarding this matter.
- Remove any negative entries related to this account from all credit reporting agencies.
- Provide written confirmation that this account has been closed and the balance has been zeroed out.

Please be advised that if you continue to pursue this unverified debt or report inaccurate information to credit bureaus, I reserve the right to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and pursue legal remedies.

I look forward to receiving your written confirmation of closure within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]