

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

[Date]

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Formal Request to Close Account - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter regarding the account mentioned above. On [Date of your first letter], I sent a formal request for debt validation under the Fair Debt Collection Practices Act (FDCPA).

As of today, more than 30 days have passed and you have failed to provide the legally required documentation to verify the legitimacy of this debt. Specifically, you have failed to provide proof of the original contract, proof of your legal right to collect, or a complete statement of account history.

Under the FDCPA, failure to verify a debt upon request means you must cease all collection activities immediately. Since this debt remains unverified, I am formally requesting that you:

- Close this account permanently in your records.
- Cease all communication with me via phone, mail, or any other method.
- Remove any negative reporting regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion) within 10 business days.

Please provide written confirmation within 15 days that this account has been closed and that the request for credit deletion has been submitted. Failure to comply with these federal regulations may result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau (BBB).

Sincerely,

[Your Signature]

[Your Printed Name]