

DATE

Your Name  
Home Address  
Phone Number

Attention: {name of collector if known}  
Name of Debt Collection Agency  
Address

RE: Collection letter dated {date of letter here} or phone call on {date of call here}  
reference account #: {account or reference number}

Dear Mr. /Ms. {Collector's Name of name of Collection Agency}

This letter is to inform you that the account in question was settled on [insert date] with [insert name of collection agency]. I have enclosed copies of the settlement letter and proof of payment. You now have proof that this debt is no longer collectable, therefore I demand that you remove this account, and all references to my personal information from your records.

I do not expect to hear from you again regarding this matter however, should you choose to ignore this notification, I will consider any contact not in accordance with the Fair Debt Collection Act, a serious violation of the law and will immediately report any violations to my State Attorney General and to the Federal Trade Commission and, should it become necessary, take legal action to protect my myself.

Signature  
Your Printed Name