

**Date:** [Insert Date]

**To:**

[Name of Debt Collection Agency]

[Street Address]

[City, State, Zip Code]

**From:**

[Your Name]

[Your Street Address]

[Your City, State, Zip Code]

[Account Number, if known]

**Subject: Formal Dispute of Debt and Cease and Desist Notice**

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding the above-referenced account. I do not believe I owe this debt, and I am requesting that you provide me with complete validation and verification of the alleged debt.

Please provide the following information:

- Documentation showing the name and address of the original creditor.
- Verification of the exact amount of the alleged debt.
- A copy of any judgment (if applicable).
- A copy of the original signed contract or agreement out of which the debt allegedly arises.
- A complete statement of account including all interest, fees, and payments made.

Furthermore, under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request that you cease and desist all further communication with me regarding this matter, except to notify me that your collection efforts are being terminated or that you are taking specific legal action.

This includes, but is not limited to, phone calls, emails, text messages, and letters to my home or place of employment. If you continue to contact me, I will be forced to keep a log of all interactions and may report your agency to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office for harassment.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]