

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

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing this letter to formally request that you cease and desist all communication with me regarding the above-referenced account, as well as any other alleged debts you may be attempting to collect from me.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, you are required to stop contacting me after receiving this written notice. This includes, but is not limited to, communication via telephone, email, mail, or personal visits to my home or place of employment.

You may only contact me in writing to:

- Advise me that your further efforts are being terminated;
- Notify me that you may invoke specified remedies which are ordinarily invoked by such creditor; or
- Notify me that you intend to invoke a specific remedy.

Please be advised that I am aware of my rights. Any further attempts to contact me in violation of the FDCPA will be documented and reported to the Federal Trade Commission (FTC) and my state's Attorney General's office. I also reserve the right to pursue legal action for any violations of the Act.

Sincerely,

[Your Signature]

[Your Printed Name]