

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Debt Collector Name],

This letter is a formal notice sent to you pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), to notify you to cease and desist all communication with me regarding the above-referenced account.

I am hereby requesting that you stop all telephone calls, letters, emails, and any other forms of contact with me, as well as with my employer and any third parties, concerning this alleged debt.

Under the FDCPA, after receiving this notice, you may only contact me to:

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

Be advised that I am keeping records of all communications from your company. Failure to comply with this notice may result in legal action and a report to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]