

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

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

RE: Account Number [Your Account Number]

Dear [Name of Contact Person or Debt Collector],

I am writing to formally request that you cease and desist all communication with me, or any third party, regarding the above-referenced account. This notice is sent pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c).

I am exercising my legal right to stop all further contact. You are hereby directed to stop calling my home, my workplace, or my cell phone. You are also directed to stop contacting my family, friends, neighbors, or employers.

Under the law, you may only contact me one final time to:

- Advise me that your efforts are being terminated;
- Notify me that you or the creditor may invoke specified remedies which are ordinarily invoked by such creditor or collector.

Please be advised that I am keeping a detailed log of all unsolicited contacts and harassment. Any further violations of the FDCPA will be documented and reported to the Federal Trade Commission (FTC) and my state's Attorney General. I also reserve the right to pursue legal action for any statutory damages resulting from continued harassment.

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]