

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

[Date]

[Name of Recipient/Company]
[Recipient Address]
[Recipient City, State, Zip Code]

RE: CEASE AND DESIST DEMAND - STOP FRAUDULENT COLLECTION NOTICES

To [Name of Recipient or Debt Collection Manager]:

I am writing this formal letter to demand that you immediately cease and desist all communications regarding the alleged debt associated with account number [Account Number, if applicable].

Your recent notices claiming to be legal collection actions are fraudulent, harassing, and deceptive. I have investigated these claims and determined that:

- I do not owe the alleged debt.
- Your company has failed to provide legal validation of the debt as required by law.
- The notices contain false information regarding legal consequences, intended to intimidate and defraud.

Under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, you must stop all further contact with me after receiving this notice. Furthermore, using false or misleading representations in the collection of a debt is a violation of federal law.

Demand for Action:

1. Immediately stop sending all notices, letters, or emails to my address or digital accounts.
2. Cease all telephone calls to my personal or work numbers.
3. Remove my personal information from your internal databases.

Failure to comply with this demand will leave me no choice but to file formal complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and my State Attorney General. I also reserve the right to pursue civil litigation for harassment and violations of the FDCPA.

Consider this your final notice. Do not contact me again except to confirm in writing that this matter is closed.

Sincerely,

[Your Signature]

[Your Printed Name]