

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

[Date]

[Name of Debt Collection Agency]
[Compliance Department / Legal Department]
[Agency Address]
[Agency City, State, Zip Code]

RE: Account Number: [Your Account Number]
Formal Cease and Desist and Settlement Demand

To Whom It May Concern,

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

Furthermore, I am writing to formally document specific violations of the FDCPA committed by your agency, including but not limited to:

- [Violation 1: e.g., Calling before 8:00 AM or after 9:00 PM]
- [Violation 2: e.g., Harassing or abusive language]
- [Violation 3: e.g., Contacting my place of employment after being told not to]
- [Violation 4: e.g., Misrepresentation of the amount or legal status of the debt]

Under 15 U.S.C. § 1692k, a debt collector who fails to comply with any provision of the FDCPA is liable for actual damages, statutory damages up to \$1,000, and reasonable attorney's fees and costs. I have maintained detailed logs of all non-compliant communications, including dates, times, and recordings where applicable.

Settlement Demand:

In the interest of resolving this matter without litigation, I am prepared to release your agency from further liability regarding these specific violations in exchange for the following:

1. Immediate and permanent cessation of all collection activity and contact.
2. Full deletion of this account and any associated negative reporting from all credit bureaus (Equifax, Experian, and TransUnion).
3. A monetary payment in the amount of \$[Insert Amount] to settle my claims for statutory damages.

Please provide a written response within [Number, e.g., 10] business days of receipt of this letter. Failure to respond or comply with this cease and desist notice will result in the immediate filing of a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the initiation of legal action in small claims or civil court.

Sincerely,

[Your Signature]

[Your Printed Name]