

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number]

[Date]

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

RE: Formal Request to Cease and Desist Collection Activities

To Whom It May Concern,

I am writing to formally demand that you immediately cease and desist all collection activities regarding the above-referenced account. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), and any applicable state laws.

Specifically, I request that you stop all communication with me, including but not limited to telephone calls, emails, and written correspondence. Furthermore, you are directed to cease any activities that are unlawful, harassing, or deceptive under the law.

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

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

Please be advised that I am keeping a record of all correspondence and will document any further contact from your office. If you continue to contact me or engage in unlawful collection efforts, I will not hesitate to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and pursue legal action.

Sincerely,

[Your Signature]

[Your Printed Name]