

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number (if known)]

[Date]

[Name of Debt Collector]
[Address of Debt Collection Agency]
[City, State, Zip Code]

RE: CEASE AND DESIST PENDING PROPER VALIDATION

To Whom It May Concern,

I am writing this letter in response to your recent communication regarding the alleged debt mentioned above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt.

I demand that you cease and desist all collection activities, including phone calls and written correspondence, until you have provided complete verification and validation of this debt. Specifically, I require the following information:

- The name and address of the original creditor.
- Complete documentation proving I have a legal obligation to pay you.
- A full itemized statement of the alleged debt, including the original balance, all interest charged, and any additional fees.
- Proof that the statute of limitations for collecting this debt has not expired.
- Evidence that you are licensed to collect debts in my state.

Pursuant to 15 U.S.C. § 1692c, I also demand that you stop contacting me at my place of employment and via my telephone. Any further contact from your office must be made in writing via U.S. Mail.

Failure to comply with this request or continued collection efforts without providing the requested validation will be documented and reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office. I reserve the right to pursue legal action for any violations of the FDCPA.

Sincerely,

[Your Signature]

[Your Printed Name]