

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

[Date]

[Name of Collection Agency Contact Person, if known]  
[Collection Agency Name]  
[Collection Agency Address]  
[City, State, Zip Code]

RE: Account Number [Your Account Number]  
Notice of Intent to File Suit

To [Name of Collection Agency Contact or Debt Collector],

I am writing to formally acknowledge your communication dated [Date of their last letter], in which you acknowledged my previous Cease and Desist request regarding the above-referenced account.

Despite your acknowledgment of my request to cease all communication, your agency has continued to engage in collection efforts and contact in violation of the Fair Debt Collection Practices Act (FDCPA), specifically [List specific section if known, e.g., 15 U.S.C. § 1692c].

This letter serves as formal notice that due to your continued harassment and failure to comply with federal and state debt collection laws, I am preparing to file a formal lawsuit against [Collection Agency Name] in [Name of County] County Court.

My claims will include, but are not limited to:

- Continued contact after a formal Cease and Desist request.
- [List other violations, e.g., Harassment, Failure to provide validation].
- Infliction of emotional distress.

If you wish to avoid litigation, you must provide written confirmation within [Number, e.g., 7] business days that this account is closed, all collection activity has permanently ceased, and that you have requested the removal of any negative reporting regarding this debt from all credit reporting agencies.

Failure to provide this confirmation will result in the immediate filing of the summons and complaint without further notice.

Sincerely,

[Your Signature]

[Your Printed Name]