

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

[Creditor Name]
[Creditor Address]
[City, State, Zip Code]

RE: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally acknowledge receipt of your "Cease and Desist" request dated [Date of their letter].

Please be advised that while I will honor your request to stop all further telephone, mail, and electronic communications regarding the above-referenced account, I am hereby notifying you of my intent to file a formal lawsuit against your company.

This legal action is based on [Briefly mention reason, e.g., violations of the Fair Debt Collection Practices Act / Fair Credit Reporting Act].

Any further communication from your office must be sent strictly to my legal counsel at the address provided below, or serve as a formal response to the forthcoming legal proceedings.

[Attorney Name/Law Firm - Optional]
[Attorney Address]

Sincerely,

[Your Signature]

[Your Printed Name]