

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

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

Re: Account Number [Your Account Number]

Dear [Contact Person or Debt Collector],

I am writing to formally acknowledge receipt of your communication regarding the above-referenced account.

In accordance with my rights under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease and desist all further communication with me regarding this matter. I no longer wish to correspond with your agency.

Furthermore, I am requesting that this account be returned to the original creditor, [Name of Original Creditor]. Any future inquiries, documentation, or settlement discussions should be directed through them or their internal billing department.

Please provide written confirmation that you have received this notice, that you will stop all collection activity, and that the file has been closed and returned to the creditor.

Sincerely,

[Your Signature]

[Your Printed Name]