

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

Date: [Date]

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

RE: Account Return and Cease Communication Notice

Debtor Name: [Debtor Name]
Account Number: [Account Number]
Balance: \$[Amount]

Dear [Contact Person or Department],

This letter is to formally notify you that we are ceasing all collection activities on the above-referenced account and are returning the file to your offices effective immediately.

On [Date], we received a formal "Cease and Desist" communication request from the consumer pursuant to the Fair Debt Collection Practices Act (FDCPA). In compliance with federal law and the consumer's request, our agency has marked the file as "Closed" and will no longer initiate contact with the debtor regarding this balance.

Please update your internal records to reflect that this account is no longer being handled by [Your Company Name]. Any further legal actions or communications regarding this debt are now the sole responsibility of [Creditor Name].

Sincerely,

[Your Name]
[Your Title]
[Your Company Name]