

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

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

RE: Notice to Cease Communication and Return Account to Creditor

Account Number: [Your Account Number]
Original Creditor: [Name of Original Creditor]

To Whom It May Concern,

This letter is a formal notice to notify your agency that I am terminating all communications regarding the above-referenced account. This request is made pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c).

I am requesting that you immediately cease all collection activities and stop all forms of communication with me, including phone calls, letters, and emails. I no longer wish to deal with your agency regarding this matter.

Furthermore, I request that you return this account to the original creditor, [Name of Original Creditor], for direct resolution. Please provide written confirmation that this account has been closed within your system and returned to the original creditor.

Be advised that if you continue to contact me after receiving this notice, I will document the violations and pursue appropriate legal action or file a complaint with the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]