

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

[Date]

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

Re: Account Number [Insert Account Number]
Original Creditor: [Insert Name of Original Creditor]

To Whom It May Concern,

I am writing to formally notify you that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), to demand that you cease and desist all further communication with me regarding the above-referenced account.

I have been informed that this account has been transferred or sold to your agency by [Name of Original Creditor]. However, I do not acknowledge the validity of this debt. I am requesting that you immediately stop all contact with me, including phone calls, letters, emails, or visits to my place of residence or employment.

Furthermore, I request that you provide the following information regarding the transfer of this account:

- Proof of the legal transfer of ownership or assignment of this debt from the original creditor to your agency.
- A complete statement of account, including the original balance and any added interest or fees.
- A copy of the original signed contract or agreement associated with this account.

Be advised that if you continue to contact me, I will document each instance of contact as a violation of the FDCPA. I reserve the right to report these violations to the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and my state's Attorney General.

You may contact me one final time via mail only to confirm that you will cease all further communication or to notify me of any specific legal action you intend to take.

Sincerely,

[Your Signature]

[Your Printed Name]