

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

[Date]

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

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

To Whom It May Concern,

I am writing this letter in response to your communication regarding the debt referenced above. I officially request that you return this account to the original creditor, [Name of Original Creditor]. I choose to deal directly with them regarding this matter.

Furthermore, this letter serves as a formal notice to cease and desist all communication with me regarding this debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, you must stop contacting me now that you have received this written notice.

Specifically, you are instructed to:

- Stop all telephone calls to my home, workplace, or mobile device.
- Stop all written correspondence to my mailing address or email address.
- Cease any further attempts to collect this debt on your own behalf.

You may contact me one final time to confirm that you will cease further communication or to notify me that you are taking a specific legal action. Any other contact is a violation of federal law and will be reported to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]