

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

[Date]

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

RE: Account Number: [Account Number]

Dear [Debtor Name],

We are writing to acknowledge receipt of your "Cease and Desist" notice dated [Date of Debtor's Letter]. In accordance with your request and the Fair Debt Collection Practices Act (FDCPA), we will cease all further telephonic and written communication with you regarding the above-referenced account, with the exceptions noted below.

Please be advised that this letter serves as formal notice that [Your Name/Company Name] intends to invoke specified remedies to recover this debt. As your request to cease communication prevents an informal resolution of this matter, we are now preparing to pursue legal action.

NOTICE OF PENDING LEGAL ACTION

Failure to satisfy this debt immediately may result in the filing of a formal lawsuit against you. If a lawsuit is filed, you will be served with a **Summons and Complaint** to appear in court. Should we prevail in court, a judgment may be entered against you which could lead to:

- Wage garnishment;
- Seizure of property or bank account levies;
- Responsibility for court costs and statutory interest.

If you wish to resolve this matter before a Summons is issued, you must contact our office or remit the full balance of \$[Amount Owed] by [Deadline Date].

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,

[Your Signature]
[Your Printed Name/Title]