

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

[Name of Debt Collection Agency]
[Name of Contact Person, if known]
[Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number] - Formal Cease and Desist Confirmation and Lawsuit Warning

To [Name of Debt Collection Agency/Contact Person],

This letter serves as formal written notification and confirmation that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), and any applicable state laws, to demand that you cease all communications regarding the above-referenced account.

I have previously notified you to stop contacting me. However, I have noted continued attempts to communicate through [mention method, e.g., phone calls/letters] on [dates]. Under federal law, once you have been notified in writing that a consumer refuses to pay a debt or wishes for communications to cease, you must stop all communication except to advise that your efforts are being terminated or that you intend to invoke specific legal remedies.

This letter constitutes your final warning. If you, or any representative of your company, continue to contact me, my family, or my place of employment, I will not hesitate to take legal action against you. This includes, but is not limited to, filing a lawsuit for violations of the FDCPA, which allows for statutory damages, actual damages, and attorney fees.

Additionally, I will be filing formal complaints with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and the State Attorney General's office should your harassment continue.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]