

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: Notice of Acknowledgment of Cease and Desist and Intent to Initiate Litigation

Account Number: [Insert Account Number]

Outstanding Balance: \$[Insert Amount]

Dear [Debtor Name],

We are in receipt of your formal request to cease and desist all further communication regarding the collection of the above-referenced debt. In accordance with the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, we hereby acknowledge your request and will terminate all general collection contact via telephone and mail.

However, please be advised that this letter serves as formal notice that [Creditor/Company Name] is now invoking its right to pursue specific legal remedies to recover the outstanding balance. Because the debt remains unpaid and communication has been restricted, your account is being escalated for legal review.

Take notice that we intend to take the following actions:

- Initiation of a formal civil lawsuit to obtain a court judgment.
- Seeking the recovery of court costs, service fees, and applicable interest.
- Post-judgment remedies, which may include wage garnishment or bank account levies, as permitted by law.

This is the final correspondence you will receive from this office regarding this matter before legal filings are processed. If you wish to resolve this debt voluntarily to avoid the additional costs and public record of a lawsuit, you must contact our legal department or representative immediately at [Insert Phone Number].

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

Sincerely,

[Your Name/Signature]

[Title]

[Company Name]