

[Date]

[Recipient Name/Collection Agency Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Formal Cease and Desist Acknowledgment for the Estate of [Deceased's Full Name]

Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally acknowledge receipt of your communication regarding the alleged debt of the deceased, [Deceased's Full Name].

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, and relevant state laws, this letter serves as a formal notice to **cease and desist** all further communication with me, the estate, or any surviving family members regarding this account.

Be advised of the following:

- The debtor is deceased.
- You are hereby directed to stop all telephone calls, emails, and written correspondence.
- Any further contact, except to confirm receipt of this notice or to advise of a specific legal action, will be considered harassment and a violation of federal law.

If you intend to file a claim against the estate, please direct all future legal filings to the following address:

[Executor Name or Law Firm]

[Mailing Address]

[City, State, Zip Code]

Please confirm in writing that you have updated your records and that all collection activity on this account has been terminated.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Relationship to Deceased/Estate]