

To: [Name of Debt Collection Agency]
Address: [Agency Street Address]
City, State, Zip: [City, State, Zip Code]

From: [Your Name]
Address: [Your Street Address]
City, State, Zip: [Your City, State, Zip Code]
Account Number: [Your Account Number]

Date: [Current Date]

**RE: CEASE AND DESIST NOTICE AND VOLUNTARY SURRENDER OF
COLLATERAL**

Dear [Name of Debt Collector or Agency Name],

I am writing to formally acknowledge your recent communications regarding the above-referenced account. Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am hereby notifying you to cease and desist all further communication with me regarding this debt, with the exception of the specific actions allowed by law, such as notification of legal remedies or the processing of the collateral surrender outlined below.

I am no longer able to make payments on this account. Consequently, I am voluntarily surrendering the collateral securing this loan. The collateral is described as follows:

Description: [Year, Make, Model, or Item Description]
VIN/Serial Number: [Identification Number]
Current Location: [Address where collateral is located]

The keys and/or relevant documents are [held by me / located at the address above]. Please contact me via mail only at the address provided above to schedule a time for the pickup of this property. I expect a written receipt or acknowledgment upon the recovery of this collateral.

By surrendering this property, I do not waive any rights or defenses I may have regarding any alleged deficiency balance. I request that you provide a full accounting of the sale of the collateral and the application of proceeds to the account balance once the sale is completed.

Failure to comply with this cease and desist request, except for the purposes of coordinating the recovery of the collateral or providing statutory notices of sale, will result in a report to the Consumer Financial Protection Bureau (CFPB) and potential legal action.

Sincerely,

[Your Signature]

[Your Printed Name]