

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

[Date]

[Creditor/Lender Name]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Collateral Description: [Year, Make, Model, and VIN/Serial Number]

Dear [Contact Person or Collections Department],

I am writing this letter regarding the secured debt associated with the above-referenced account. I am officially acknowledging your intent to repossess the collateral due to default.

Intent to Voluntarily Surrender:

I am prepared to surrender the property. Please contact me via the written method specified below to coordinate a date, time, and location for the peaceful transfer of the collateral. Please provide the name of the agent or company authorized to take possession.

Formal Cease and Desist Notice:

Under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, I am exercising my right to request that you cease and desist all further verbal communication with me. This includes telephone calls to my home, my place of employment, or my cellular phone, as well as communications to any third parties regarding this debt.

Authorized Communication:

Effective immediately, all future communication regarding this account must be conducted in writing and sent via U.S. Mail to the address listed at the top of this letter. Written communication is permitted only for the following purposes:

- To provide notice of the date and location for collateral surrender.
- To provide statutory notices regarding the sale or disposition of the collateral.
- To notify me of any specific legal actions you intend to take.

Please confirm receipt of this notice in writing and update your records to reflect this communication preference. Failure to comply with this cease and desist request may result in legal action or a report to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]