

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number: [Account Number]
Amount Alleged: \$[Amount]

To Whom It May Concern,

I am writing to formally acknowledge receipt of your communication regarding the above-referenced account. This letter serves as my formal notice to you to **CEASE AND DESIST** all further communication with me, or any members of my household, regarding this alleged debt.

Furthermore, I am notifying you that this matter is now considered **CLOSED** for the following reason(s):

- [Reason 1: e.g., The debt has been paid in full (Proof attached)]
- [Reason 2: e.g., The debt was previously settled (Settlement agreement attached)]
- [Reason 3: e.g., The debt is not mine/Identity theft (Affidavit attached)]
- [Reason 4: e.g., The statute of limitations for collection has expired]

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, you must stop communicating with me after receiving this written notice. The only exceptions are to advise me that your collection efforts are being terminated or to notify me that you intend to take a specific legal action.

Please update your records immediately to reflect that this account is closed. Do not sell, transfer, or assign this alleged debt to any other entity, as doing so will be considered a further violation of my rights.

Failure to comply with this cease and desist request will result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]