

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

[Date]

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Formal Notice to Cease Communication

To Whom It May Concern,

I am writing this letter to formally request that you cease all communication with me regarding the above-referenced account, as well as any other accounts you may be attempting to collect from me.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692c(c), you are required to stop contacting me after receiving this written notice. This includes communication via telephone, mail, email, or any other method.

I do not waive any of my rights under the FDCPA or any state laws. Please be advised that any further contact, except for the specific exceptions outlined in the FDCPA, will be documented and may result in legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Thank you for your immediate cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]