

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

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

RE: Account Number [Your Account Number]

Dear [Name of Debt Collector or Agency Name],

I am writing this letter to formally request that you cease all communications with me regarding the above-referenced account, as provided for under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c).

Effective immediately, you are instructed to stop contacting me by telephone, mail, email, or any other method at my home, place of employment, or any other location.

Under the law, you may contact me one final time only to:

- Advise me that your further efforts are being terminated;
- Notify me that you or the creditor may invoke specified remedies which are ordinarily invoked by such entity; or
- Notify me that you or the creditor intend to invoke a specific remedy.

Please be advised that I am keeping a record of all correspondence. Failure to comply with this notice may result in legal action and a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]