

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

[Name of Debt Collection Agency/Creditor]  
[Address]  
[City, State, Zip Code]

**Re: Account Number [Insert Account Number]**

To Whom It May Concern,

I am writing this letter to formally demand that you cease and desist all communication with me regarding the above-referenced account. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), you are required to stop contacting me once you receive this written notice.

Furthermore, I am requesting a formal cancellation of the alleged debt. I dispute the validity of this debt in its entirety for the following reasons: [Insert reason, e.g., debt is past the statute of limitations, identity theft, or debt has been paid].

Please provide written confirmation that:

- The debt has been cancelled and the account is closed.
- You will no longer attempt to collect on this alleged debt.
- Any negative information reported to credit bureaus regarding this account has been deleted.

This notice serves as my formal request that you stop all telephone calls, emails, and mail correspondence to my home or place of employment. The only exception to this cease and desist order is a notification to inform me that you are terminating further collection efforts or to notify me of a specific legal action you intend to take.

Failure to comply with this request will result in a complaint being filed with the Consumer Financial Protection Bureau (CFPB) and the Office of the Attorney General. I reserve all rights to pursue legal action for violations of the FDCPA or state fair debt collection laws.

Sincerely,

[Your Signature]

[Your Printed Name]