

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Agency],

I am writing to formally confirm that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, to demand that you cease and desist all further communication with me regarding the above-referenced account.

This directive applies to all forms of contact, including but not limited to telephone calls, letters, emails, and third-party contacts. Any further communication from your office, except as permitted by law to notify me of specific legal actions or the termination of your efforts, will be recorded as a violation of federal law.

Furthermore, if this debt is being settled, cancelled, or forgiven in part or in full, please provide a formal statement confirming the final disposition of the account. If the amount forgiven exceeds \$600, I am aware that your institution may be required to report this to the Internal Revenue Service (IRS).

Please forward a copy of the Form 1099-C (Cancellation of Debt) to my address listed above during the appropriate tax filing period so that I may accurately report this on my federal tax return. Ensure that all reported data is accurate to avoid any discrepancies with the IRS.

Thank you for your immediate cooperation in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]