

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Contact Person or Department],

This letter is a formal request regarding the tax reporting of the above-referenced account and a formal Cease and Desist notice.

Regarding the balance on this account, I am requesting that your company issue an IRS Form 1099-C (Cancellation of Debt) for the tax year [Year]. Please ensure that the "identifiable event" code and the amount of debt discharged are reported accurately to the Internal Revenue Service and that a copy is mailed to my address on file.

Furthermore, pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am hereby instructing you to cease all communication with me regarding this debt, effective immediately. This includes, but is not limited to, telephone calls, emails, and written correspondence, except for the delivery of the requested tax documentation or to notify me of specific legal actions you intend to take.

Be advised that any further attempts to contact me for collection purposes will be documented and may result in legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]