

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

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Collection Agency Manager],

I am writing this letter to formally notify you to cease and desist all collection activities regarding the above-referenced account.

Be advised that I have received a Form 1099-C (Cancellation of Debt) from the original creditor, [Name of Original Creditor], for the tax year [Year]. This document confirms that the debt associated with this account has been discharged and reported to the Internal Revenue Service (IRS) as income to me.

Under the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692c(c), you must stop all communication with me regarding this debt once you have been notified in writing. Furthermore, any attempt to collect on a debt that has been canceled and reported via Form 1099-C may constitute a violation of federal and state fair debt collection laws, as there is no longer a legal balance due to be collected.

Effective immediately, you are instructed to:

- Cease all telephone calls to my home, workplace, or cell phone.
- Cease all written correspondence to my address.
- Update your records to reflect that this account is closed and the debt has been canceled.
- Notify any credit reporting agencies to which you have reported this debt that it is no longer owed and should be removed or updated accordingly.

Failure to comply with this notice will result in my filing formal complaints with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office. I also reserve the right to pursue legal action for any violations of the FDCPA.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Form 1099-C