

Date: [Date]

To:

[Name of Creditor/Collection Agency]

[Address]

[City, State, Zip Code]

From:

[Your Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

Re: Account Number: [Account Number]

Subject: Final Communication and Cease and Desist Acknowledgment Regarding Identity Theft

Dear [Name of Contact Person or Department],

I am writing this letter as a final follow-up regarding the above-referenced account, which I have previously identified as being opened fraudulently as a result of identity theft. I have provided you with a copy of my Identity Theft Report and all necessary supporting documentation.

This letter serves as formal notice that I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), to demand that you cease and desist all further communication with me regarding this debt.

Please take notice of the following:

- I do not owe this debt.
- This account was the result of identity theft and is not mine.
- You are hereby instructed to stop all telephone calls, emails, and mail correspondence to me, my place of employment, or any third parties regarding this matter.

The only exceptions to this cease and desist request are to advise me that your efforts are being terminated, or to notify me that you or the creditor intend to invoke a specific remedy as permitted by law.

Furthermore, I request written acknowledgment that you have received this notice and that you have marked this account as "disputed due to identity theft" and have ceased all collection activities.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[List any previous police reports or FTC affidavits attached, if applicable]