

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Recipient Name/Collection Agency Name]

[Recipient Address]

[City, State, Zip Code]

RE: Acknowledgment of Cease and Desist and Credit Reporting Update

Account Number: [Account Number]

Reference Number: [Reference Number]

To Whom It May Concern,

This letter is to formally acknowledge receipt of your "Cease and Desist" request dated [Date of their letter]. In accordance with your request and the Fair Debt Collection Practices Act (FDCPA), all communication regarding the above-referenced account will cease immediately.

Furthermore, we have reviewed the status of this account. Please be advised that we have submitted a request to the major credit reporting bureaus (Equifax, Experian, and TransUnion) to update the status of this account as follows:

[Select one option and delete the others:]

- The account has been marked as "Disputed."
- The account has been updated to show a balance of \$0.00.
- The tradeline associated with this account has been requested for full deletion.

Please allow 30 to 45 days for these changes to reflect on your credit report. This letter serves as our final correspondence regarding this matter, except as permitted by law to notify you of specific legal actions or the termination of our efforts.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Department]