

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

[Date]

[Recipient Name or Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: Notice to Cease and Desist and Request for Credit Information Update
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request that you immediately update the information you are reporting to the credit bureaus regarding the above-referenced account. Currently, your reporting reflects [Describe Incorrect Status, e.g., an outstanding balance/delinquency], which is inaccurate because [Provide Reason, e.g., the debt was settled/paid in full/is being disputed].

Under the Fair Credit Reporting Act (FCRA), you are required to report accurate information. Please update your records and notify [Equifax/Experian/TransUnion] to reflect the correct status of [Correct Status] within thirty (30) days.

Furthermore, pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, this letter serves as your formal notice to **CEASE AND DESIST** all communication with me regarding this matter. Do not contact me by telephone, mail, or any other means at my home or place of employment.

The only communications I expect to receive from your company after this date are:

- Written confirmation that the credit bureau reporting has been updated.
- Notice that your collection efforts are being terminated.
- Notice that you intend to take a specific legal action.

Be advised that I am documenting all interactions. Any further attempts to contact me outside of the exceptions listed above, or failure to correct inaccurate credit reporting, may result in legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]