

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

This letter is to formally acknowledge receipt of your communication dated [Date of their last letter] regarding the above-referenced account.

I am writing to confirm that I have previously requested that you cease and desist all further contact with me regarding this debt, pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA). I expect you to honor this request and limit any future communication to written notification that your collection efforts are being terminated or that you are taking specific legal action.

Furthermore, if this debt has been reported to any credit reporting agencies (Experian, Equifax, or TransUnion), I request that you immediately update the account status. Specifically, if the debt is disputed or has been settled/resolved, ensure the credit bureaus are notified to reflect the current and accurate status of the account within 30 days.

Please provide written confirmation that you have updated my credit file accordingly and that you will comply with the cease and desist request.

Sincerely,

[Your Signature]

[Your Printed Name]