

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your SSN (Optional/Partial)]
[Date]

[Recipient Name or Collection Agency Name]
[Recipient Address]
[Recipient City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Recipient Name],

I am writing to formally notify you regarding the status of the above-referenced account. I have recently identified inaccuracies in how this account is being reported to the credit bureaus (Equifax, Experian, and TransUnion).

Pursuant to the Fair Credit Reporting Act (FCRA), I demand that you immediately update your records and provide accurate information to all credit reporting agencies. Specifically, you must [state the specific update needed, e.g., mark as paid in full, remove unauthorized charges, or delete the trade line].

Furthermore, under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, this letter serves as my formal notice to you to **cease and desist** all communication with me regarding this debt, effective immediately. You are directed to stop all phone calls, letters, and any other forms of contact.

The only exceptions to this cease and desist order are to notify me that your collection efforts are being terminated or to notify me that you intend to invoke a specific legal remedy.

Please provide written confirmation within 30 days that my credit profile has been updated and that you will comply with this cease and desist request.

Sincerely,

[Your Signature]

[Your Printed Name]