

Date: [Insert Date]

To: [Debt Collection Agency Name]

[Collection Agency Address]

[City, State, Zip Code]

Re: Account Number: [Insert Account Number]

Original Creditor: [Insert Original Creditor Name]

To Whom It May Concern,

I am writing to formally request that you cease and desist all collection activities and communication regarding the above-referenced account.

I do not acknowledge this debt. However, if any such debt exists, I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, to demand that you stop all communication with me concerning this matter.

Furthermore, I request that you close this file and return the account to the original creditor, [Insert Original Creditor Name]. Do not sell, transfer, or assign this account to any other third-party collection agency.

Effective immediately, you are instructed to:

- Cease all telephone calls to my home, workplace, or mobile device.
- Cease all written correspondence to my mailing address or email.
- Mark this account as "Disputed" in your records and with all credit reporting agencies.

You may contact me one final time in writing only to confirm that you have closed this file and returned it to the original creditor, or to notify me that you are ceasing all further collection efforts.

Failure to comply with this notice will result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau (BBB), and I reserve the right to pursue legal action for violations of the FDCPA.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your City, State, Zip Code]