

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your communications regarding the alleged debt referenced above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am formally instructing you to cease all communication with me regarding this matter, effective immediately.

This notice serves as a formal demand that you stop contacting me at my home, my place of employment, via telephone, mail, or any other means of communication. Furthermore, I dispute the validity of this alleged debt in its entirety. I demand that this account be discharged and closed due to [insert reason, e.g., lack of verification / statute of limitations / previous payment].

Be advised that if you or your agency continue to contact me, or if you report inaccurate information to the credit reporting agencies, I will be forced to take legal action and file complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Under the FDCPA, you may only contact me one final time to acknowledge receipt of this letter and to notify me if you intend to take specific legal action.

Sincerely,

[Your Signature]
[Your Printed Name]