**Sample Cease & Desist Letter**

The sample letter below can be used as a template when crafting your own cease and desist letter for your creditors. Please note that this template does not constitute legal advice – it’s only a guide for you to use when drafting your own letter.

[Your Name]
[Your Address]
[City, State, ZIP CODE]

[Name of Collection Agency]
[Address of Collection Agency]
[City, State, ZIP CODE of Collection Agency]

[Date]

Re: Account Number XXXXXXX

To [Collection Agency]:

Under the provisions of Public laws 95 – 109 and 99 – 361, known collectively as the Fair Debt Collections Practices Act (FDCPA) I formally notify you to cease all communications with me in regard to this debt, or any other debts that you allege I owe.

Please be advised that if collection attempts continue after receipt of this notice, I will immediately file a complaint with the Federal Trade Commission and the [Your State Here] Attorney General’s office.

Additionally, if I’m contacted again after receipt of this notice, I will pursue both criminal and civil claims against you and your company for violation of the FDCPA. Please be aware that going forward, after I have confirmed your receipt of this notice, any communications from your company may be recorded to be used as evidence for my claims against you.

Also be advised that any negative information appearing on my credit reports pertaining to this account will be handled with the full legal rights and remedies available to me with regards to current consumer protection laws.

Regards,

[Your Name]