

Cease And Desist Collection Letter

Subject: Cease and Desist Collection Activities

Dear Sir/Madam,

I am writing to inform you that I have received multiple communications from your agency regarding a debt you claim I owe. This letter serves as a formal request to immediately cease and desist any and all collection activities related to the alleged debt.

I dispute the validity of the debt, and I request that you provide me with the following information to substantiate your claim:

1. The name and contact information of the original creditor.
2. The original account number associated with the alleged debt.
3. Copies of any agreements or contracts I have signed with the original creditor.
4. Documentation establishing your authority to collect this debt.
5. Details of the calculation of the debt, including any interest, fees, or charges applied.

Please be aware that, under the Fair Debt Collection Practices Act (FDCPA), I have the right to request and receive verification of the debt and any supporting documents before any further collection activities can proceed.

Until you can provide the requested information, I insist that you immediately cease all communication with me, including phone calls, emails, and letters. Any further attempt to contact me without providing the requested validation will be considered a violation of the FDCPA and will result in legal action.

Please consider this letter as a formal notice that I dispute the validity of the alleged debt and request that you cease all collection activities immediately. Failure to comply with this request will result in legal action, including but not limited to filing complaints with the appropriate regulatory authorities and pursuing a lawsuit for violations of the FDCPA.

I expect a written confirmation from your agency within 15 days of receiving this letter, acknowledging your receipt of this cease and desist request and confirming that you will cease all

collection activities and provide the requested documentation.

Thank you for your prompt attention to this matter. I trust that you will handle this dispute professionally and in accordance with the applicable laws and regulations.

Sincerely,

[Your Name]