January 1, 2021

Your Full Name

Address

City, State Zip

Collection Agency’s Name

Address

City, State, Zip

Re: Account Number XXXX-XXXX-XXXX-XXXX

To Whom It May Concern:

Pursuant to my rights under federal debt collection laws, I am formally requesting that you cease and desist communication with me under the Fair Debt Collection Practices act, 15 USCA 1692. This applies to the aforementioned account and any/all other alleged debts you claim I owe.

If you do not comply with this request, I will immediately file a complaint with the Federal Trade Commission and the (Insert your State) Attorney General’s office. Civil and criminal claims will be pursued.

Thank You,

{INSERT YOUR NAME HERE}