

Cease & Desist Debt Collection Letter

Use this letter to legally stop debt collectors from contacting you by phone, email, text, or mail under your rights provided by the Fair Debt Collection Practices Act (FDCPA).

Cease & Desist Contact Request

[Your Full Name]

[Your Address]

[City, State ZIP Code]

[Debt Collector's Name]

[Debt Collector's Address]

Date: [Insert Date]

Subject: Formal Notice to Cease and Desist All Communication

Dear [Collector's Name],

I am writing to formally request that you cease all communication with me concerning any alleged debt you claim I owe. Under the Fair Debt Collection Practices Act (15 U.S.C. § 1692c(c)), once a consumer notifies a debt collector in writing to cease further contact, the collector must cease all communications except to inform the consumer that collection efforts are being terminated, or to notify of a specific legal action being taken.

This notice also constitutes a demand for the following:

- Proof of your legal authorization to collect on this debt in my state
- Any applicable licensing and registration information

Failure to comply with this request will be considered a direct violation of the FDCPA and may be reported to the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), and my state Attorney General's office. I also reserve the right to pursue legal remedies against your agency.

Sincerely,

[Your Name]

[Your Signature (if mailing)]