Cease and Desist Letter

### You’ll send this letter to a collection agency

The Fair Debt Collection Practices Act (FDCPA) gives you the right to insist that a debt collector cease all communication with you. The debt collector must comply.

You should use this right carefully. If a debt is fully validated and you force the collector to stop contact, you are encouraging the collector to take you to court. You don’t want that.

If you have a good reason to terminate communication with a debt collector, use a cease and desist letter. Some valid reasons include:

* The statute of limitations on the debt has expired.
* The collection agency failed to provide you with the necessary verification information.
* The debt collector has used illegal methods such as threats, obscenities, or impersonating an attorney or official.

If you have a solid reason to want to cease communication with a debt collector, use this letter.

Fill in the text with your own information and delete this page.

(Your name)

(Your address)

(Date)

(Name of collection company)

(Address of collection company)

Re: (Account number)

Dear (name of the person from the agency who has contacted you),

I am writing to inform you that I have decided to cease all communication with your company. Please cease and desist from any further communication with me or with any of my relatives or contacts in relation to this account.

I’m sure you’re aware that the Fair Debt Collection Practices Act (FDCPA) gives me the right to make this request and requires you to respect it.

I am ceasing communication because (insert reason here).

If you fail to comply with this request I will file complaints with the Federal Trade Commission, the Consumer Financial Protection Bureau, and the (your state) Attorney General’s office. I can also pursue criminal and civil claims against your company.

Please comply with this request.

Sincerely,

Your Name