

Your Name
Your Address
Your Phone #

Collector's Name
Collector's Address
Date

Dear Collection Manager,
Re: Account Number _____

Pursuant to my rights under federal debt collection laws, known as the Fair Debt Collection Practices Act, that your services are no longer desired.

Cease & desist all attempts to collect the above debt. Failure to comply with this law will result in my immediately filing a complaint with the Federal Trade Commission and the [Insert your home state here] Attorney General's office. I will pursue all criminal and civil claims against you and your company.

Let this letter also serve as your warning that I may utilize telephone recording devices in order to document any telephone conversations that we may have in the future.

Furthermore, if any negative information is placed on my credit bureau reports by your agency after receipt of this notice, this will cause me to file suit against you and your organization, both personally and corporately, to seek any and all legal remedies available to me by law.

Since it is my policy neither to recognize nor deal with collection agencies, I will settle this account with the original creditor.

Please rectify this situation quickly.

Thank You,

Your Signature
Your Name