

Cease & Desist Letter

This makes collection agencies 'Go Away'

Your Name]
[Your Mailing Address]
[Your City/State/Zip]

Certified Mail, Return Receipt Requested # [Insert the Certified Mail Receipt Number here]

[Insert Date of Mailing]

[Insert name of collection agent, if available]
[Insert name of collection agency]
[Insert address of collection agency]
[Insert City/State/Zip of collection agency]

REF: Account # [Insert either the original account number or the collection agency's account reference number here]

Dear [Insert name of debt collector calling--if available--here]:

1. You are hereby notified under provisions of **Public Laws 104-208**, also known as the **Fair Debt Collection Practices Act**, that your services are no longer desired.
2. You and your organization must **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.
3. 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.
4. 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.
5. Since it is my policy neither to recognize nor deal with collection agencies, I will settle this account with the original creditor.

Give this matter the attention it deserves!

And have a nice day.
[Sign your name here]

[Insert your name here]*