

**SAMPLE "STOP PHONE CALLS AND LETTERS" (CEASE & DESIST) LETTER  
TO DEBT COLLECTORS IF THE DEBT DOESN'T BELONG TO YOU**

Your Name  
Your Address  
City, State, Zip

Date:

Name of the Collection Agency  
Address  
City, State, Zip

Re: Acct #XXXXXX

Whom It May Concern:

This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA), to cease all communication with me in regard to the debt referenced above. **Do not contact me regarding this debt.**

Furthermore, (I do not owe this debt and have made your agent(s) aware of this fact) **or** (I am aware that you are allowed to contact me one time for purposes of obtaining location information, and that you have already called me more than once to do this in violation of the Fair Debt Collection Practices Act.) For this reason, any further attempt to contact me would be a violation of the Fair Debt Collection Practices Act.

You are also notified that should you furnish any derogatory or inaccurate information to any credit reporting agencies, appropriate actions will be taken pursuant to the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name

