

**SAMPLE: "Cease and Desist" letter – to stop debt collection calls**

Today's date

Your name

Your address

Collector's name

Collector's address

Re: (insert account number or account name)

Mr./Ms. (Collector's last name):

This letter is in response to the many phone calls I have been receiving from you.

According to the Fair Debt Collection Practices Act, [15 USC 1692c] Section 805 (c): *Ceasing Communication*, you must stop all communication with me after receiving a letter that I no longer wish to communicate with you. Therefore, do not call me at home, at work, on my cell phone or at any other location.

Now that you have received this *Ceasing Communication* letter, in accordance with the federal Fair Debt Collections Act, you may only contact me to inform me that there will be no further collection efforts or to notify me that a specific action will be taken.

Please be advised that I am well aware of my rights and know that any further contact by you or your company, except a communication confirming there will be no further contact and except notification of a specific action you intend to take, is in violation of the Fair Debt Collection Practices Act. I am also aware that any contact you make to a 3rd party concerning me is also in violation of the Fair Debt Collection Practices Act, specifically Section 805 (b)2.

I am keeping accurate records of all correspondence from you so if you continue to contact