

CEASE AND DESIST LETTER

<Month>< Day>, <Year>

<Your First Name> <Your Last Name>

<Your Address>

<City>, <State> <Zip Code>

<Debt Collector's Name>

<Debt Collector's Address>

<City>, <State> <Zip Code>

RE: <Your account number>

Dear <Debt Collector's Name>:

In accordance with the Fair Debt Collection Practices Act, I am requesting that you cease and desist all communications with me. I am requesting that you do not contact my family or friends. I am requesting that you do not contact me at my place of employment or contact my employer directly. These requests apply to the debt associated with the above listed account number and all other alleged debts you claim I owe.

If you do not comply with this request, I will file a complaint with the Federal Trade Commission and the Missouri Attorney General's Office. All civil and criminal claims available to me against you for your non-compliance will be pursued.

Sincerely,

<Your Name>

(NOTE: Make sure you keep a copy of the letter you send to the debt collector. Send the letter certified, return receipt requested. Keep a copy of your receipt. Follow up with a complaint to the Federal Trade Commission and the Missouri Attorney General's Office if they continue to contact you. Keep a record of the date and time of all contacts made to and by all people involved with the collection of this debt.)