**Sample Cease and Desist Letter to Debt Collectors**

*You can use this cease and desist letter template to stop debt collectors from calling you. Once the collector receives your letter, the FDPCA allows the collector to contact you one final time, in writing, to let you know what action, if any, the collector will take next. Customize the template letter to include your personal information.*

### Tips for Using the Cease and Desist Letter Template

* **Customize the cease and desist letter with your information including the current date, your name, address, and account number given by the debt collector.**
* **Send the letter via certified mail with return receipt requested so you have proof of the letter's mailing and receipt.**

Date  
  
Your Name  
Address  
City, State Zip  
  
Debt Collector’s Name  
Address  
City, State Zip  
  
Re: Account Number  
  
Dear Debt Collector:  
Pursuant to my rights under federal debt collection laws, I am requesting that you cease and desist communication with me, as well as my family and friends, in relation to this and all other alleged debts you claim I owe.

* You are hereby notified that if you do not comply with this request, I will immediately file a complaint with the Federal Trade Commission and the **[your state here**] Attorney General’s office. Civil and criminal claims will be pursued.
* Sincerely,  
    
  Your Name