Cease and Desist Communications Letter

Notice to Cease Communications

Certified Mail/Confirmation of Delivery/Validation Notice # (enter number)

FROM: (your name) (your address) (city state and zip)

TO: (debt collector name) (address) (city state and zip) (phone number)

DATE: Wednesday, October 26, 2011

RE: Account Number/file number xxxxxxxxxxx

To Whom It May Concern,

Pursuant to the Fair Debt Collection Practices Act and Fair Credit Reporting Act, found under section 1292(c),

I am writing this letter for you to cease further communication with me.

DO NOT communicate further with me with respect to this account.

You are harassing me by calling numerous times.

You are harassing me calling numerous times and leaving messages.

I am keeping a record of each call.

You are threatening me with legal action trying to collect a debt.

I demand that you communicate with me only in writing.

I simply wish you to cease all communication (mail, phone calls or other) with me or any member of my

household. This includes my place of employment. I do not admit or deny liability on the debt. I just want
you to stop contacting me.
Sincerely,

(your name printed here)

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Note: This request can be at made any time, but it must be made in writing. It is always recommended that you send the request by certified mail (PS Form 3811) and keep a copy. This copy will be proof of your request should you need to sue the creditor. Once the collector receives your letter, they can only contact you to inform you of any action it intends to take or to tell you that it is terminating its efforts to collect the debt.

This letter is enough to stop further contact or dunning letters.

Make sure you save the return receipt form because you may use this as evidence that you sent the letter and that the debt collector received it.

Government Student Loans are Uncollectable: See Why

Did you know that you can collect money damages from debt collector attorneys. You may be able to cancel the debt and collect thousands of dollars.

Go here to get more information: http://creditcarddebtterminators.com/Contact.html

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