
_____, California,

Ref No: _____

Dear _____:

This will serve as your legal notice pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. section 805, to cease and desist all further communication with me in regard to the above referenced debt or debts. You are hereby instructed to cease collection efforts immediately or face legal sanctions under applicable Federal and State law.

If you fail to heed this notice, I will file a formal complaint against you with the Federal Trade Commission who is responsible for the enforcement of the FDCPA and the California Attorney General.

I have decided that I do not want to work with your collection agency or any other collection agency under any circumstances. I will contact the original creditor directly in order to resolve this matter. By sending this letter it is my intention to stop all your calls and collection activity from this day forth.

I also reserve the right to file suit against you for any future violations of this law. I may utilize telephone recording devices to document any telephone conversations that we may have in the future if you fail to comply with this cease and desist letter. You are also notified that should any adverse information be placed against my credit reports as a result of this notice that appropriate actions will be taken. I intend to keep a log of any contacts you make with me after you receive this letter. You may not contact me at my place of employment as my employer forbids such communication. Please give this very important matter the utmost attention.

Sincerely,
