

Cease and Desist Letter Template

From The Debt Code by Jacob Tress

Cease and Desist Letter Template

Under the FDCPA (15 U.S.C. § 1692c), once you send this letter, the collector must stop contacting you – with limited exceptions for notifying you of specific actions.

[Your Name] [Your Address] [City, State ZIP]

Date: _____

[Collection Agency Name] [Agency Address] [City, State ZIP]

Re: Account # _____

Dear Sir or Madam,

I am writing to exercise my rights under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c(c), to request that you cease all further communication with me regarding the above-referenced account.

Effective immediately, please stop all contact by telephone, mail, email, text message, or any other means. This includes contact with third parties, including family members and employers, as prohibited under 15 U.S.C. § 1692c(b).

Under the FDCPA, after receiving this letter you may only contact me to:

1. Notify me that collection efforts are being terminated
2. Notify me that a specific legal remedy (such as a lawsuit) may be invoked

Any contact beyond these limited exceptions will be considered a violation of the FDCPA, and I will pursue all available legal remedies.

Sincerely,

[Your Signature]

[Your Printed Name]

Important notes:

- Send via **certified mail, return receipt requested**
- Keep a copy of everything
- This stops contact but does NOT eliminate the debt – they can still sue
- Use strategically: on smaller or time-barred debts, stopping contact may be enough; on larger active debts, you may want to keep communication open for negotiation

- If they violate this letter, document every contact — each violation may be worth up to \$1,000 under the FDCPA

Free companion resources at thedebtcode.com/resources

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