**Your Name  
Address  
City/State/Zip**

**Certified Mail, Return Receipt Requested # [Insert the Certified Mail Receipt Number here]**

Date

Collection agent, (if available)

Name of collection agency  
Address of collection agency  
City/State/Zip of collection agency

**RE:** Account # **Either the original account number or the collection agency's account reference number here (or both if applicable)**

Dear **name of debt collector**

You are hereby notified under the ***Fair Debt Collection Practices Act Section 805 [15 U.S.C 1692c]***, that your services are no longer desired. Unless you are the current owner of the debt it is my policy not to deal with collection agencies and will not accept phone calls from these agencies. I will contact the original creditor to resolve this matter directly as circumstances warrant.

**Do not contact me, or any third parties regarding this debt via the telephone. ANY correspondence is to be made by mail only.**

You and your organization must **CEASE & DESIST** all attempts to collect the above debt. Failure to comply with this law may result in my immediately filing a complaint with the Federal Trade Commission and the (**Home State)** Attorney General's office of my residence as well as the Attorney General’s office of your state. I will pursue all criminal and civil claims available to me against you and your company for further telephone harassment and will seek the appropriate civil liability available.

Let this letter also serve as your warning that I may utilize telephone recording devices in order to document any telephone conversations for further violations that we may have in the future for civil claims.

Furthermore, if any negative information is placed on my credit bureau reports by your agency after receipt of this notice, this may lead me to file suit against you and your organization, both personally and corporately, to seek any and all legal remedies available to me by law.

Since it is my right under the provisions of the FCRA neither to recognize nor deal with collection agencies, all attempts to resolve this account will be made with the original creditor.

Give this serving of legal notice the attention it deserves!

Sincerely,