

[Your full name]
[Your street address]
[Your city], [Your state] [Your ZIP]

[Date]

Via USPS Certified Mail, Return Receipt Requested

[Company or person it goes to]
[Their street address]
[Their city], [Their state] [Their ZIP]

Re: Cease communication about the debt you are collecting

You have contacted me about a debt.

Under 15 U.S.C. § 1692c(c) and 12 C.F.R. § 1006.6(c), I direct you to stop communicating with me about this debt. Once you receive this letter, you may contact me only to say that your collection efforts are ending, or that you or the creditor may invoke, or intend to invoke, a specific remedy.

This letter is not an admission that I owe this debt, and I do not give up any right or defense.

A debt collector that violates the Act is liable under 15 U.S.C. § 1692k for actual damages, additional damages of up to \$1,000 in an individual action, and costs and reasonable attorney's fees. I am keeping the delivery record of this letter.

Sincerely,

[Your full name]