

[Your name]

[Your address]

[Creditor's name]

[Creditor's address]

[Date]

RE: Collection attempts on a debt I do not owe.

Dear [Name of collector]:

On [date of phone call(s)], you or someone from your company contacted me about a debt. I do not believe that I owe this, and I dispute it.

In accordance with the Fair Debt Collection Practices Act formally known as and codified under 15 USCA §§ 1692(a-p), I am asking for, and you are required to provide me with the following information:

- a) Why do I owe the money?
- b) How this amount has been calculated in a way I can understand.
- c) Copies of the papers where I agreed to pay what you say I owe.
- d) (if applicable) a copy of the judgment.
- e) The name of the original creditor.
- f) Demonstrate that you are licensed in my state, and provide this license number to me.

Additionally, please provide this letter to the company for whom you are collecting so that they have notice of my dispute.

Please inform any credit reporting agencies to which you have reported this debt to, that this debt is currently in dispute. I will require proof that you have done this.

You are also required to cease and desist from contacting me in this and any related matters unless it is by United States Mail, and only for the purpose of informing me that you are terminating all efforts to collect or that you are taking specific court of legal action.

Sincerely,

[Your signature]_____

[Your printed (typed) name]

How To Write A Cease And Desist Letter

J Ma



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