[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

Rick Frishman, Bret Ridgway, Bryan Hane

How To Write A Cease And Desist Letter:

Your Rights, What Employers Do Not Want You to Know Carol Denise Mitchell, 2006-10 **Protecting Your Company's Intellectual Property** Deborah E. Bouchoux, 2001 This guide shows how to identify a company s protectable assets initiate steps to protect those assets and use them to generate additional income Specific chapters cover selection application maintenance and infringement for trademarks copyright and patents Other topics include trade secrets unfair competition employee work products internal processes and the Internet The book also contains model forms and documents including trademark license agreements application forms for trademarks copyrights and patents sample noncomplete clauses and intellectual asset audit forms Bouchoux is an attorney specializing in intellectual property law c Book News Inc Financial Peace Planner Dave Ramsey, 1998-01-01 Get out of debt and stay out with the help of Dave Ramsey New York Times bestselling author of Build a Business You Love and financial expert who has helped millions of Americans control their money The Financial Peace Planner may be the most valuable purchase you ever make Dave Ramey's practical regimen based on his own personal experience with debt offers hard won advice and much needed hope to people who find themselves in serious debt and desperate for a way out This book comes in a workbook format allowing you to frequently monitor your progress and most importantly to face your situation honestly Loaded with inspirational insights that come from personal experience this set of books will be life changing for any debt ridden readers You ll find help on how to Assess the urgency of your situation Understand where your money's going Create a realistic budget Dump your debt Clean up your credit rating Teaching Copyright Sara E. Wolf, 2024-12-12 Lessons resources and annotated answer keys for instructors at all levels in teaching copyright law The teaching of copyright and related concepts can easily be overwhelming to instructors who are experts in their field but may have little to no detailed understanding of copyright law They require reliable accessible information to coach students on copyright related matters Teaching Copyright Practical Lesson Ideas and Instructional Resources provides explicit guidance based on U S copyright law in the teaching of copyright and related concepts to learners at schools colleges and universities Instructors are supported with time saving resources such as lesson templates scenarios practice activities and a downloadable test question bank Additionally Bloom's Taxonomy labels lessons activities and assessment items to enable an appropriately diverse set of learning for students Instead of reducing copyright to simple recall the lessons and information in this text will help instructors develop higher level thinking about copyright and assist them in measuring learners abilities not just to remember but also to analyze and evaluate copyright dilemmas

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calls and hassles handling or avoiding lawsuits determining whether or not to declare bankruptcy and how to avoid it and repairing your credit and improving your credit score Foreclosure is not dealt with due to its specialized nature and the risks involved of tackling it without an attorney Born from the author's painful lessons learned and personal experience The Compete Debt Relief Manual is a treasure of accurate and effective procedures to guide your every step on your journey to Legal Consumer Tips and Secrets Charles Jerome Ware, 2011-09-22 If you owe too much money you can go to prison even though you have not committed a crime You can also be kicked out of your home and face a myriad of other negative consequences Even so the largest religion in the United States continues to be consumerismthe deeply held belief that buying goods and services makes us better and happier Attorney Charles Jerome Ware explores how you can keep spending maintain your freedom and stand up for yourself He shares ways to prevent foreclosure discourage identity theft and other forms of fraud avoid debt settlement scams and rebuild your credit This insiders guide reveals hundreds of facts to educate and inform the faithful American consumer Dont be bullied into living like a pauper when you can take reasonable steps to improve your financial position Changing your life and avoiding pitfalls starts with learning Legal Consumer Tips and Mistakes Authors Make Rick Frishman, Bret Ridgway, Bryan Hane, 2015-03-17 Features 50 of the most common Secrets errors book authors make in writing publishing and promoting their books John Kremer author of 1001 Ways to Market Your Books The publishing landscape can be a tricky one to navigate There are so many aspects to authoring and publishing a book that it's easy for you to make critical mistakes that can set you off course and significantly decrease your chances for success How many of the 50 biggest author mistakes are you making When you learn to avoid them you can greatly enhance your chances for success in the publishing world In this insider s look at the worlds of publishing and book marketing coauthors Rick Frishman Bret Ridgway and Bryan Hane bring their 65 combined years of experience in the publishing world to you and share their secrets to success You ll learn How to master media and other key marketing channels authors should use Keys to capturing the browsing buyer in bookstores and online The new publishing landscape and how it impacts you How to increase the readability of your book so readers keep coming back How your book is the key piece of your own information marketing empire And much much more If you want to write a book or make sure that your book is a smashing success read this now and take action You ll be amazed at the difference it will make in your success John Assaraf New York Times bestselling author of Innercise and The Answer I LOVE the book so far Clear concise comprehensive with practical info the aspiring author needs Laura Venecia Rodriguez author of Yoga at Home Mastering Credit Adidas Wilson, Society relies heavily on credit for most financial decisions Today good credit is not just important for getting a loan or a credit card Many businesses have to check your credit before deciding whether or not they will extend their products and services to you Mortgage lenders need to be sure that you will pay your mortgage responsibly before they can finance you Without good credit the mortgage lender concludes that giving you a loan is risky for them If they still approve regardless of your poor

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