

TO DEBT COLLECTOR: CEASE AND DESIST LETTER – WITH DISPUTE OVER DEBT (Demand for Validation)

Your Name
Your Address
City, State, Zip

Date:

Name of the Collection Agency
Address
City, State, Zip

Re: Acct #XXXXXX

Whom It May Concern:

This letter will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA), to cease all communication with me regarding the debt referenced above. **Do not contact me, or any third parties regarding this debt as of this notice.**

Moreover, I formally **dispute the validity of this debt.** Please provide me with documentation that supports why you believe this debt belongs to me, and why you believe I owe the stated amount. Please send me copies of the original application for this account, any signatures associated with this account, any bills related to this account, and notifications and correspondence, etc.

You are also notified that should any adverse information be placed against my credit reports, appropriate actions will be taken under the Federal Fair Credit Reporting Act (FCRA) immediately.

Thank you for your attention to this matter and cooperation.

Sincerely,

Your Name