

YOUR NAME
Your Address,
Your City, State and Zip

Sent Via: Certified Mail, Return Receipt Requested

#7012101000021377268 (Directly from Post Office Certified Mail Form)

Send Date

Name of Contact (if known)
Attorney, Collection agency firm
Their street address
Their town, state and zip

RE: Their account number listed for you, or organization they represent.

Dear Ms. Dunce, (Do not use snide remarks or vulgarity.)

This letter will serve as your legal notice under federal law that regulates the activities of debt collectors and their legal representatives.

1. You are hereby notified under under provisions of **Public Law 95-109, Section 805-C, The Fair Debt Collection Practices Act** to hereby **Cease and Desist** in *any* and *all* attempts to collect the debt referenced above, and in your correspondence of October 22, 2020.

2. Your failure to do so **will** result in charges being filed against you with the state and federal regulatory agencies empowered with enforcement.

3. You/your organization must immediately **Cease and Desist** all attempts to collect the debt referenced above and in your

correspondence of October 32, 2019. Failure to comply with this law will result in my immediately filing a complaint with the Federal Trade Commission and the state's Office of Attorney General. I will pursue all criminal and civil claims against you, and your organization, collectively.

4. Let this letter also serve as your warning that I may utilize telephone devices including, but not limited to, the following:

*Caller ID

*Call Trace

*Recording devices in order to document any future telephone conversations that we may have.

5. Furthermore, if any negative information is placed on any of my credit bureau reports – in direct violation of the Fair Credit Reporting Act – by you or your organization after receipt of this notice, I will exercise my right to file suit against you and your organization, to seek all remedies available to me under the law.

Since it is my policy neither to recognize nor deal with debt collectors or collection agencies, I intend to settle this account with the original creditor.

Sincerely, (You also can say, Have a Nice Day.)

(ROOM FOR YOUR SIGNATURE)

John Doe

FM/ (Add a secretarial direction or acknowledgement, indicates you have C.C.'d someone else – they are aware of the C&D Letter.)