CEASE AND DESIST LETTER

Creditor's Name

Creditor's Address

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Today's Date

Tracking Number

Re: Account No.

Dear Sir or Madam:

With this letter I hereby request that you CEASE and DESIST any and all efforts to collect on the above referenced account. I have attached a copy of your most recent correspondence for your reference.

You are hereby instructed to cease all collection efforts immediately or face legal sanctions under the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692c(c) and 1692k which is incorporated and made applicable to creditors like your company by the Rosenthal Fair Debt Collection Practices Act, California Civil Code § 1788.17.

Until advised otherwise, you should mark this account as "disputed."

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Sign your name here

Print your name here

Print your address here

Instructions: Complete this form for each creditor who engages in abusive collection practices. Make a copy of the collection letter and attach it to this letter. Keep a copy of this letter with a copy of the collection letter attached, the original collection letter and the envelope it came in, and the green Certified Mail Return Receipt. These will all be needed if a lawsuit is required to stop the collection activity.