**To make it easier for you I’ve included all 3 letters below.**

**1. Request to Cease and Desist Debt Collection Attempt**

**2. Statute Of Limitation Notification to Debt Collector/Original Creditor**

**3. Debt Validation Letter**

**You’ll need to use your word document software to modify the Section in RED.**

**REQUEST TO CEASE AND DESIST**

**DEBT COLLECTION ATTEMPT**

(YOUR FULL NAME) DATE

(YOUR ADDRESS)

(YOUR CITY, STATE, ZIP CODE)

,

 (DEBT COLLECTION COMPANY NAME)

(DEBT COLLECTON COMPANY ADDRESS)

(DEBT COLLECTION COMPANY CITY, STATE, ZIP)

RE: (ORIGINAL CREDITOR NAME AND ACCOUNT NUMBER)

REFERENCE NUMBER (REFERENCE OR FILE NUMBER OF DEBT COLLECTOR)

To Whom It May Concern:

On (THE DATE), I was contacted by (NAME OF PERSON IF KNOWN) from your agency regarding an alleged debt owed. Be it known, that I hereby dispute the validity of said debt.

In accordance with the Federal Fair Debt Collection Practices Act, *15 USC § 1692*, you are hereby notified to CEASE AND DESIST any and all further attempts to collect this alleged debt. I will work directly with the alleged original creditor (NAME OF ORIGINAL CREDITOR) to resolve this matter, as warranted. Please take note that I am declining any attempts by or any other collection agency with regards to this matter.

In addition, you are hereby requested to inform and/or remove from any reporting agencies this alleged debt that is currently in dispute. I will require documentation that you have complied with this request.

You are also requested to CEASE AND DESIST contacting me with regards to this matter, unless it is to notify me via U.S. mail that you will be terminating all attempts to collect this alleged debt.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

cc: Regular Mail

Certified Mail

***Note:*** *This letter serves as an attempt to compel a debt collector to obey federal law, and any information garnered from this attempt will be used for that sole purpose.*

***Notice:*** *This agreement form is provided for general information purposes. Before you utilize and/or finalize any legal form, you should have it reviewed by a lawyer within your jurisdiction to ensure it meets your legal needs, and meets all legal statutes/regulations within the jurisdiction where you reside.*

DATE: [TodaysDate]

[RecipientName]  
[RecipientAddress]  
[RecipientCityStatePostalCode]

Re: Validation and Proof of Claim  
  
As I have no account with you, nor am I your customer, nor have I entered in a contract with you, I request the following information to which I am entitled under Title 15 USC § 1692 et. seq., the Fair Debt Collection Practices Act (FDCPA):

**[ItemNameAccount#]**

1. Please evidence your authorization under 15 USC § 1692 (e) and 15 USC § 1692 (f) in this alleged matter.
2. What is your authorization of law for your collection of information?
3. What is your authorization of law for your collection of this alleged debt?
4. Please evidence your authorization to do business in my state.
5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.
6. Please show proof to establish balances, payments, interest rate disclosures, etc. as alleged in your demand letter.

Pursuant to 15 USC § 1692g, you have 30 days from receipt of this notice to respond. Your failure to respond, on point, in writing, hand signed, and in a timely manner, will work as a waiver to any and all claims in this matter, and will entitle me to presume that you sent your letter in error, and that the matter is permanently closed.

This Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. In addition, this Notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. Moreover, this is a request for information only, and is not a statement, election, or waiver of status.

I look forward to your prompt reply. I am insistent that you also send a copy of this dispute to the original creditor, so that they do not report this on my Credit Report.   
  
I further insist that if you have reported me to a Credit Reporting Company, you tell them that I am disputing this debt.  
  
Sincerely,   
  
[YOUR FIRST AND LAST NAME]  
[CustomerAddress]  
[CustomerCityStatePostalCode]

Notification of Attempt to Collect a Debt Past Legal Statute of Limitations According to FDCPA

DATE: [TodaysDate]

[RecipientName]  
[RecipientAddress]  
[RecipientCityStatePostalCode]

I received a letter from your office attempting to collect a debt for [name of company/original creditor]. According to the laws in my state of [your state] the debt in question is past the legal statute of limitation under contract law to collect.

I demand that you cease all collection activities regarding this debt or I’ll report your actions to the State Attorney Generals office and the department who licenses debt collection companies in my state.

Please send a letter stating that you will comply with my demands.

Sincerely,   
  
[YOUR FIRST AND LAST NAME]  
[CustomerAddress]  
[CustomerCityStatePostalCode]