

Collection agency name
Address
City, State, Zip

Re: Account #

Dear ***collection agency name***:

Pursuant to the Fair Debt Collections Practices Act, 15 D.S.C. et. seq., you are hereby notified to cease and desist all further communication with me, and anyone associated with me, except Family Credit Counseling Service, regarding the above referenced debt.

I have enrolled in a debt management program with Family Credit Counseling Service. Their address is 4306 Charles St. Rockford, Illinois 61108. They may be reached at (815) 484-1600. This non-profit agency has the authority to represent me and will make payments on my behalf. They have worked out a plan that will allow my creditors including you to be repaid.

Failure to abide by this law will result in a complaint being filed against you with the Federal Trade Commission, the attorney general of both your state and mine as well as your own company management. I also reserve the right to file suit against you for any future violations of the law. I will record any phone calls if you fail to comply with this cease and desist.

I know you have a job to do. I know I have an obligation to repay the debt I owe to your company. You will receive a payment soon and regular payments on a continuing basis.

Very truly yours,
Client Name