

# Cease Collection Efforts

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Collection Agency's Name]

[Collection Agency's Address]

[City, State, Zip Code]

Re: Disputed Debt Account Statement - Account No: [Insert Account Number]

Dear [Collection Agency's Name],

I am writing to formally dispute the validity of the debt associated with the account number referenced above. I request that you cease all collection efforts until this dispute is resolved.

According to the Fair Debt Collection Practices Act (FDCPA), I have the right to dispute this debt, and I request a detailed statement outlining the amount owed, the origin of the debt, and any relevant documentation.

Please consider this letter my official request for validation of the debt. Until you provide the requested information, I ask that you cease any and all collection activities related to this account.

Thank you for your prompt attention to this matter. I look forward to your reply.

Sincerely,

[Your Name]