Collections Cease and

Desist Letter

Your name Today's Date

Address

City, State Zip

Company Name

Attn: Supervisor’s Name

Street Address

City, State, Zip Code

Re: Credit Report No.

RE: [Reference account]

To whom it may concern:

Your company has contacted me concerning a collection account from [insert creditor and account number].

This account went delinquent on \_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_. Under [insert relevant state statute of limitations number], this debt cannot be collected after \_\_\_\_ years have expired. That time period has lapsed and you are not allowed by law to pursue this debt.

I request that you cease any and all contact with me and any collection efforts concerning this account.

Regards,

Signature

[Your name]