

Date \_\_\_\_\_

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**VIA: Certified Mail, Return Receipt Requested**

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**RE:** \_\_\_\_\_

Dear \_\_\_\_\_,

You are hereby notified under provisions of Public Law 95-109, Section 805-C, the FAIR DEBT COLLECTION PRACTICES ACT to CEASE AND DESIST in any and all attempts to collect the above debt.

Your failure to do so WILL result in charges being filed against you with the state and federal regulatory agencies empowered with enforcement.

Please be further warned that if ANY derogatory information is placed on any credit reports after receipt of this notice, that too will result in action being taken against you.

PLEASE GIVE THIS MATTER YOUR IMMEDIATE ATTENTION.

Sincerely,