

Idaho Legal Aid Services, Inc.

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Cease and Desist Letter for Debt Collectors ^[1]

If you are being contacted by a debt collector in violation of the Fair Debt Collection Practices Act (FDCPA), you may want to consider writing a Cease and Desist Letter to the debt collector.

Prevent Loan Scams.Org has an article on how to write a cease and desist letter to a debt collector and provides an example letter. For more information on cease and desist letters and when you can send them, as well as an example letter, please visit:

<https://www.preventloanscams.org/cease-and-desist-debt-collector-letter-template/> ^[2].

Additionally, if you are being contacted by a debt collector and you believe your identity has been mistaken and you are not the correct person to seek the debt from, you can send a cease and desist letter. An example cease and desist letter in this situation can be found at Debt.com, under Sample Letter 2: [Debt.com Cease and Desist Letters - Two Examples](#) ^[3].

Tip: You want to make sure that if you are contesting the debt being collected against you, that you do not admit that the debt is valid in your cease and desist letter. This letter does not contest the debt itself but merely asserts your rights as a consumer against unlawful collection practices or communications.

[These resources are intended to give general legal advice only.]

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