



CEASE AND DESIST LETTER

Date: _____

Borrower(s)' Name(s): _____

Address: _____

Account Number: _____

To Whom It May Concern:

Please be advised that I/we am/are being represented by **Homestart**. This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. 1692-1692o, to cease all communications with me/us in regards to the debt referenced above. Please do not contact me/us of any third parties regarding this debt via the telephone.

Furthermore, I/we reserve the right to dispute the validity of this debt. You may be required to provide me/us with documentation that supports why you believe this debt is attributed to me/us, and why you believe I/we owe this amount. You may be asked to send me/us copies of the original application for this account, any signatures associated with this account, any bills associated with this account, and other relevant materials.

You are also hereby notified that should any adverse information be placed against my credit reports, appropriate actions will be taken under the federal Fair Credit Reporting Act (FCRA) (15 U.S.C. 1681-1681u).

Thank you for your attention to this matter.

Sincerely,

Signed: _____ Date: _____