



John Smith
500 Memory Lane
St. Louis, MO 77777
555-555-5555

Chase Bank
890 Broadway
New York, NY 10009

Dear Sir,

Re: Account #312381203812

Pursuant to the Fair Debt Collection Practices Act, I am asking you to cease all communication with me and my acquaintances as well as cease all your collection efforts in relation to the account referenced above. I would prefer to deal with the original creditor and not with a collection agency.

Should you refuse to comply with my request, I will lodge complaint with the Federal Trade Commission and the MO Attorney General's Office. I will also pursue civil and criminal claims against your agency under the provisions of FDCPA and state consumer protection regulations.

I hope you will pay heed to my request and give this letter all the attention it deserves.

Sincerely,

John Smith