

Michael D. Anderson 452 Maple Avenue, Apt 3B Springfield, IL 62704 (555) 123-4567

January 30, 2026

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED *Tracking No. 7023 1234 0000 5678 9012*

To: Apex Asset Recovery Services, LLC PO Box 8990 Wilmington, DE 19801

RE: NOTICE TO CEASE AND DESIST COMMUNICATIONS

Account Number: 8842-1099-3321 **Original Creditor:** Chase Bank N.A.

To Whom It May Concern:

I am writing regarding the debt you claim I owe under the account number listed above.

Pursuant to my rights under the federal **Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(e)**, I am hereby formally notifying you to **CEASE AND DESIST** all further communication with me regarding this debt.

You are hereby directed to stop contacting me for the following reasons:

- You are contacting me at my place of employment**, and my employer prohibits such communications. I could lose my job due to your repeated calls.
- You are contacting my family, friends, or neighbors.** You have called my brother and my workplace receptionist, which is a direct violation of the FDCPA privacy provisions.
- I refuse to pay this debt.** (The debt is not mine, is disputed, or I cannot pay).
- You are contacting me at inconvenient times** (before 8:00 AM or after 9:00 PM).
- The Statute of Limitations on this debt has expired.**

LEGAL NOTICE: Under the FDCPA, once you receive this letter, you may not contact me again, except to:

1. Advise me that your collection efforts are being terminated; or
2. Notify me that you intend to invoke a specific remedy permitted by law.

If you continue to call, write, or text me in violation of the FDCPA, I will document every instance and file formal complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Illinois Attorney General's Office. I will also pursue civil liability against your agency for \$1,000 per violation as allowed by law.

Please consider this your final warning.

Sincerely,

Michael D. Anderson