

MULVANEY LAW OFFICES, PLLC

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On my client's behalf, my office demands that you **cease and desist all calls and communication** with my client, client's family, or contacts, references, friends, neighbors or acquaintances, and direct all communication regarding debt collection to my office in writing. No calls. Voice mail messages will not be returned. My client does not acknowledge the validity of the debt, and does not intend to pay. Under Revised Code of Washington (RCW) 4.16.040, if a legal action is not commenced within 6 years of the date of the last payment, then the claim is barred.

If you have already served my client with an unfiled summons & complaint, then this letter constitutes a demand to file within 14 days. Pursuant to Washington Superior Court Civil Rule 3, upon written demand by any other party, the plaintiff instituting the action shall pay the filing fee, and file the summons & complaint within 14 days after service of the demand or the **service shall be void**.

The Fair Debt Collection Practices Act (FDCPA) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) prohibit unfair, deceptive, or abusive acts or practices by debt collectors (UDAAP).

The UDAAP applies to original creditors, not just third-party debt collectors. If applicable, have instructed my clients to file complaints with the Washington State Attorney General, the Washington State Department of Financial Institutions, and the Consumer Financial Protection Bureau (CFPB) if contact does not cease. My clients intend to send this same cease and desist demand to any collection agencies to whom the debt is sold asserting their rights under the FDCPA and Dodd-Frank Act (UDAAP).

I ask on behalf of my client that you write this account off as uncollectible, and make no further efforts to collect. Thank you.

Yours truly,
MULVANEY LAW OFFICES, PLLC



Christopher S. Mulvaney
For the Firm