



Sample letter to cease contact and harassment on debt that is not yours  
Debt collectors are limited in what they can do and say by the Fair Debt Collection Practices Act. Often, people in debt can restrict how and when debt collectors can contact them, but to be heard, debtors should assert their rights in writing.

CreditCards.com has assembled sample letters to let debtors state their preferences and make them stick. Select the letter below that best describes your circumstance. Print it out or copy and paste it into a word processing program and customize to your situation. In every case, you will need to fill in your account number; if you don't have it, obtain it from your credit report. You are entitled to a free credit report each year from each credit bureau. You should send the letter by certified mail.

#### **SAMPLE LETTER ON NEXT PAGE**

This sample letter is one of a series to help people deal with debt collectors. To see more and to understand more about your rights, go to:

<http://www.creditcards.com/credit-card-news/fair-debt-collection-5125.php>

**Cease contact and harassment letter on debt that is not yours**  
(Sent via certified mail)

DATE: \_\_\_\_\_

TO: \_\_\_\_\_

\_\_\_\_\_

(Name & address of debt collector)

FROM: \_\_\_\_\_

\_\_\_\_\_

(Your name & address)

SUBJECT: Cease contact on debt regarding \_\_\_\_\_ (Name of person  
the debt collection agency is contacting you about)

To whom it may concern:

Under the Fair Debt Collections Practices Act, I am exercising my right to request that you cease all contact with me about debt owed to you by [name of person the collection agency is calling you about]. That person does not live at this address and cannot be reached at this phone number.

If your company can prove that this debt is mine or that this person is in some way connected to this address and phone number, please send proof of that claim to me in writing, again in accordance with the provisions under the Fair Debt Collections Practices Act.

Please also confirm to me in writing that you acknowledge this request and that your company will honor this cease action notification. If not, I will be forced to seek legal action and file a complaint with the Federal Trade Commission Bureau of Consumer Protection. It is also my understanding that your company has two weeks to respond to this letter.

Sincerely,

\_\_\_\_\_ (Print name)

\_\_\_\_\_ (Sign name)