

SAMPLE DEBT COLLECTION CEASE AND DESIST LETTERS

SAMPLE LETTER 1 (Remember to re-write the letter in your own words).
It is especially important that the shaded area be re-written in your own words.

Your Name
Your Address
Your City, State Zip

Mr./Ms. Bill Collector
Name of Debt Collector or Collection Agency Their Address
Their City, State Zip

Date

Re: Account #123456789

Dear Sir or Madam:

You have billed me for _____. I believe that I owe you less than that amount. Also, the collector calling me has been abusive. On Friday of this week he called me at 6:30 A.M. and called me a lazy — for being in bed. He also contacted my mother-in-law and told her I owed money. These acts are violations of my rights.

Do not contact me again except to send me a written statement giving me verification from the company which proves I owe the amount you are asking for.

Sincerely,

Your Name, Consumer

SAMPLE LETTER 2 (Remember to re-write the letter in your own words).
It is especially important that the shaded area be re-written in your own words.

Your Name
Your Address
Your City, State Zip

Collection Agency
Their Address
City, State, Zip

Date

Dear Sir/Madam:

I am writing to request that you stop communications to me about my account number 000723 with Amy's Department Store, as required by the Fair Debt Collection Practices Act.

I was laid off from work two months ago and cannot pay this bill at this time. I am enrolled in a training program which I will complete in March and hope to find work that will allow me to resume payments soon after that.

You should be aware that your employees have engaged in illegal collection practices. For example, I received a phone call at 6:30 a.m. from one of them last week. Later that day I was called by the same person at my training program which does not permit personal phone calls except for emergencies. My family and I were very upset by these tactics.

I will take care of this matter when I can. Your cooperation will be appreciated.

Very truly yours,

Your Name, Consumer