



Sample letter to deal with debt collectors

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/fair-debt-collection-5125.php>

Cease communication
(Sent via certified mail)

DATE: _____

Creditor name: _____

Attn: Customer service

Address: _____

City, state, ZIP: _____

RE: Name _____, Account # _____

To whom it may concern:

This letter is in regards to my account with _____.

I am requesting at this time for you to cease communications with me regarding my account. You can correspond with me via U.S. mail. My address is printed below.

Any future phone calls I receive at my home or at my work will be reported to the Federal Trade Commission as a violation of my rights according to 15 U.S.C. 1692c.

Sincerely,

Name: _____

Address: _____

City, state,
ZIP: _____